

1 Jessica B. Coffield (SBN 274122)
jbcoffield@ww.law

2 WOLFE & WYMAN LLP
3 980 9th Street, Suite 1750
4 Sacramento, California 95814
Telephone: (916) 912-4700
Facsimile: (949) 475-9203

5 Attorneys for Defendant
6 CENLAR FSB

7
8 UNITED STATES DISTRICT COURT
9 NORTHERN DISTRICT OF CALIFORNIA

10
11 THEYA KANAGARATNAM,

12 Plaintiff,

13 v.

14 CENLAR FSB,

15 Defendants.

Case No.: 3:23-cv-02637-JD

Assigned to the Hon. James Donato

**DECLARATION OF CENLAR
REGARDING PLAINTIFF'S LOAN
STATUS AND DOCUMENTATION**

16
17 I, Alex D. Crossman, declare as follows:

18 1. I am a Vice President Document Execution with Cenlar FSB ("Cenlar"). This
19 declaration is made in compliance with the Court's Minute Order from the October 30, 2023 Status
20 Conference. Based on my review of documents kept in the regular course of Cenlar's business, I
21 have personal knowledge of the facts set forth herein and could and would competently testify to
22 them.

23 2. As a Vice President Document Execution, it is within my job duties to access and be
24 knowledgeable about Cenlar's computer database of acts, transactions, payments, communications,
25 escrow account activity, disbursements, events, chain of title activity, and analysis with respect to
26 the mortgage loans Cenlar owns and/or services. These records and the entries in them are made and
27 kept within the ordinary course of business and are made at or near the time of the acts, events, or
28

1 conditions of record by a means which ensures their reliability, and they are made by persons whose
2 responsibility it is to record such acts, events, or conditions. I make this declaration based on my
3 personal knowledge of the facts contained herein and/or my own personal review of the relevant
4 servicing records.

5 3. Cenlar possesses records related to a loan against property commonly described as
6 2316 Lakeshore Avenue #16, Oakland, CA. These records reflect a \$100,000.00 Home Equity Line
7 of Credit ("HELOC") from Citibank, N.A. to Theya Kanagaratnam dated on or about October 3,
8 2006 (the "Subject Loan"). These records reflect that a Deed of Trust securing repayment of the
9 Loan was recorded on or about October 10, 2006, designating Citibank, N.A. as the beneficiary and
10 Verdugo Trustee Service Corporation as trustee. A Substitution of Trustee dated June 22, 2022 was
11 recorded June 30, 2022 substituting National Default Servicing Corporation ("NDSC") in as Trustee.
12 A Notice of Default for the HELOC was recorded by NDSC as Trustee for Citibank, N.A. on August
13 10, 2022, indicating a past due amount of \$14,082.44.

14 4. Cenlar is the sub-servicer of the Subject Loan as of October 26, 2019.

15 5. Cenlar's records reflect that there have been no payments on the Subject Loan since
16 in or around June 2020.

17 6. As of the date of this declaration, the total unpaid principal balance of the Subject
18 Loan is \$59,193.78; interest to December 18, 2023 is \$11,458.29 (see Payoff Statement, attached as
19 Exhibit D hereto).

20 7. True and correct copies of the following identified documents are enclosed herewith:

- 21 i. Exhibit A: Correspondence from the Borrower
- 22 ii. Exhibit B: Correspondence to the Borrower, Including in Response to
- 23 Borrower
- 24 iii. Exhibit C: Billing, Delinquency Notice, and Year End Correspondence to the
- 25 Borrower

26 ///

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1 ///

2 iv. Exhibit D: Payoff Statement Dated November 20, 2023

3 v. Exhibit E: Documents Pertaining to the Foreclosure

4 I declare under penalty of perjury of the laws of the State of California that the foregoing is
5 true and correct. Signed this 27 day of November, 2023 at O'Fallon, MO.
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8
9 DocuSigned by:

Alex D. Crossman

DAA489A931E2415...

10 Name: Alex D. Crossman,
11

12 Vice President Document Execution
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WOLFE & WYMAN LLP

EXHIBIT "A"

October 28, 2022

I started a business after first taking an unpaid Sabbatical from my Job from February 2019 for eight months; and subsequently, quitting from my job in 2019 that didn't work out so I ended up closing it down.

I have had a very bad case Psoriasis which I am still suffering from and not fun to deal with no real medication to cure this from, that's one of the reasons I decided to leave my job as well as nonstop dealing with a sister with some very serious health issues.. Please see attached for details from my Sabbatical form.

Also tried some investments which have not bore fruits and even have lost the capital in some cases.

However, please note, I can start paying a monthly amount of \$500 /month starting in January 2023.

Please send me the paperwork through my e-mail address at : theyak101@yahoo.com as I am not going to be home in California due to being with family out of the country for sometime due to personal health issues as well as other family members with health issues.

Thank you,

Theya Kanagaratnam

Notice

Date: November 7, 2022

Greetings,

To the woman or man; who at times act as a worker at CENLAR

i, say it comes to the attention of i, a woman: Theya Kanagaratnam; that you may claim that i owe a debt; i do not understand legal language; however, i am moving myself to live in the private under the law for mankind and the law common to i;

therefore, i, a woman, under the law common to i, write this notice to you, and i ask that you, a woman or man at CENLAR, provide me the evidence of such a debt; an unredacted version of evidence or proof that there is a debt or a debt you purchased from another;

further, i ask that you kindly forward this proof to i immediately by sending a copy to my e-mail address at theyak101@yahoo.com;

i will not have access to physical mail sent to my residence at 2316 Lakeshore Avenue, Unit #16, Oakland, CA 94606 for six months as i am away from California in order to be with family due to health issues; again, i need a copy sent to the e-mail address above, that's the only way i will be able to receive this,

however, if a debt does exist, i have a \$100/month to pay said debt at this time; anymore cause i harm and others in the care of i harm.

With regards



Theya Kanagaratnam

law for mankind; the law common to i: the laws which i, set for the life of i, that don't cause harm to others, and which i, can express in the form of writing through the use of notices

Thya Karagaran
2316 Lakeshore Ave #16
Oakland, CA 94606

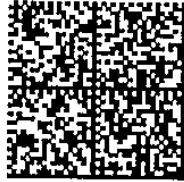
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

CERTIFIED MAIL®



7021 0350 0002 0181 9771

CPU



U.S. POSTAGE
\$4.60
FCML 0000
Orig: 20814
Dest: 08628
11/07/22
2000052200

Center
P.O. Box 77423
Ewing, NJ 08628

086287423 8099

9-Nov-2022 20:17 From:

+12702030587

p.1



Sender Name: Theya Kanagaratnam

Sender Number: +12702030587

Sender Email: theyak101@yahoo.com

Recipient Name:

Recipient Number: +16095384005

Recipient Email:

Date: Nov 9,2022(Wed) 08:17:00 PM(UTCZ)

Page(s): 2

Message:

9-Nov-2022 20:17 From:

+12702030587

p.2

Hello,

This is in regarding Loan Number# 4774041794.

Please change my mailing address from my residence at:
2316 Lakeshore Avenue, #16
Oakland, CA 94606

to:
2930 Domingo Ave, # 1025
Berkeley, CA 94705

as i will not have access to mail going to my residence for six months as i am away from California in order to be with family due to health issues. So please send the physical mail to the above Berkeley address as I will have someone collect my mail there, Or please use my e-mail: theyak101@yahoo.com as it is the best way to correspond with me.

Thank you,



Theya Kanagaratnam

\$71,000.00

CERTIFIED

\$71,000.00

BILL OF EXCHANGE
Bill of Acceptance – Time Draft
CERTIFIED AND NEGOTIABLE

THEYA KANAGARATNAM Secured Party/Drawee
 2316 LAKESHORE AVENUE, UNIT 16
 OAKLAND, CA 94606

24 November 2022

To Secretary of the Treasury, Department of the Treasury – Ledger #0000134

On or by 13 December 2022 Credit the account of Citibank, N.A., OR CENLAR FSB
 113042500045000, 9222173156, and 4774041794

Network #106091318334000,

(SEVENTY ONE THOUSAND UNITED STATES CURRENCY AND NO CENTS) \$71,000.00

Personal Direct Treasury (UCC Contract) 0000134 Account # RE 963 924 240 US

The obligation of the Drawee (acceptor). Secretary of the Treasury, through the Bailee (Authorized Agent) of Claimant's financial Institution hereof arises out of want of consideration for the pledge and by the redemption of the pledge under Public Resolution HJR-192, now Public Law 73-10, and 59 S. Ct. 847 (FN3), represented by the attached claim Accepted for Value and consideration and bearing account number 106091318334000, 113042500045000, 9222173156, and 4774041794.


This claim document is hereby surrendered as said pledge IS Redeemed (Discharged/Extinguished) by the drawee through the attached document of acceptance for value and exempt from levy. The Claimant's financial Institution is to accept this bill, sign, and process directly via Certified or Registered Mail, Return Receipt to the Secretary of the Treasury – Department of the Treasury. Unless the original Negotiable Bank Instrument is dishonored in writing within fifteen (15) calendar days of receipt by the Secretary of the Treasury, Claimant's financial institution is to release the credit to the payee within the time period specified by Regulation "Z", Truth in Lending Act or on the date designated, whichever is later. The amount of this accepted draft is to be credited by Claimant's financial Institution to the designated account and the discharge/extinguishment of this claim fifteen (15) calendar days after receipt by the Federal Window (Regulation Z). This Draft Bank Instrument includes all current fees, principal, and interest.

NOTICE: The law relating to Principal and Agent applies.

By: _____
 (Bailee's signature (authorized Bank/Trust Agent))

Accepted at (Ewing, New Jersey) Dated 24 November 2022.

Document Copies have been filed with the DTB


 Drawer, Secured Party, Beneficiary, Creditor
 WITHOUT RECOURSE/NON-ASSUMPTED

\$71,000.00

\$71,000.00

Page: 2 of 3

UCC11 Request: 49121

Commonwealth of Massachusetts
William Francis Galvin, Secretary of the Commonwealth
Uniform Commercial Code

UNIFORM COMMERCIAL CODE - RECORD OF FILING

202294902660

November 28, 2022

9:49 am

A TRUE COPY ATTEST

WILLIAM FRANCIS GALVIN, SECRETARY OF THE COMMONWEALTH

DATE: 12/06/2022

CLERK

MA SOC Filing Number: 202294902000 Date: 11/20/2022 8:52:00 AM

UCC-1 Form

FILER INFORMATION

Full name: THEYA KANAGARATNAM

Email Contact at Filer: THEYAK101@YAHOO.COM

SEND ACKNOWLEDGEMENT TO

Contact name:

Mailing Address: 2316 LAKESHORE AVENUE, UNIT #16

City, State Zip Country: OAKLAND, CA 94606 USA

DEBTOR INFORMATION

Org. Name: THEYA KANAGARATNAM, ESTATE

Mailing Address: 2930 DOMINGO AVENUE #1025

City, State Zip Country: BERKELEY, CA 94705 USA

SECURED PARTY INFORMATION

Last Name (i.e. Family Name or Surname): KANAGARATNAM First Name: THEYA

Mailing Address: 2316 LAKESHORE AVENUE, #16

City, State Zip Country: OAKLAND, CA 94606 USA

TRANSACTION TYPE: TRANSMITTING UTILITY

ALTERNATIVE DESIGNATION: BAILEE-BAILOR

COLLATERAL IS HELD IN A TRUST

CUSTOMER REFERENCE: MORTGAGE NOTE AND MORTGAGE DEBT LIEN CONTRACT PROPERTY SATISFACTION/RELEASE

COLLATERAL

DEBTOR OF RECORD, THEYA KANAGARATNAM, IS NOW REGISTERING INTO THE COMMERCIAL DOMESTIC PUBLIC FOR THE FOR PAYOFF, DISCHARGE, EXTINGUISHMENT OF CURRENT AMOUNT OF CLAIMED DEBT, RECOUPMENT, AND SETTING UP MY PERSONAL DIRECT TREASURY TRUST (UCC CONTRACT) ACCOUNT AT THE DEPARTMENT OF THE TREASURY UNDER REGULATION J, FEDERAL RESERVE, REG. Z - TRUTH IN LENDING, 12 USC 226 I ET SEQ AS A NATIONAL UCC1 ACCOUNT REGISTERED PRIVATE BANKER WITH PRIVATE BANKER # [REDACTED] PURSUANT TO 31 USC §5312(2)(C); A NEW CREDIT AGREEMENT DEBT LIEN PAYOFF CONTRACT SECURITY NOTE DRAFT BANK INSTRUMENT SERIAL NUMBER [REDACTED] WITH \$71,000.00; AND A BILL OF EXCHANGE BANK INSTRUMENT TO BE PAID TO CENLAR FSB, CITIBANK N.A, OR VERDUGO TRUSTEE SERVICE CORPORATION, OWNER WITH THE INTENTION TO EXTINGUISH FIRST CLAIMED DEBT NOTE, DEBT RECORDED SECURITY, STATE OR IRS CLAIMED TAXES, AND/OR CREDIT APPLICATIONS AND ALLEGED LOANS OR DEBTS. THE REGISTERED BILL OF EXCHANGE - (BA-TIME DRAFT) BANK INSTRUMENT AND NEW CREDIT AGREEMENT DEBT LIEN PAYOFF CONTRACT SECURITY NOTE DRAFT BANK INSTRUMENT NOW HOLDS A DEPARTMENT OF THE TREASURY - PERSONAL DIRECT TREASURY (UCC CONTRACT) LEDGER # [REDACTED] WITH ACCOUNT # RE [REDACTED] US, THE PROCESSING OF WHICH WILL DISCHARGE AND EXTINGUISH THE ENTIRE CURRENT AMOUNT STATED ON THE CLAIM HEREIN ACCEPTED FOR CONSIDERATION VALUE. THIS NEGOTIABLE BANK INSTRUMENT IS PRESENTED UNDER AUTHORITY OF PUBLIC LAW 73-10, CHAPTER-48 SECTIONS 112, 113, UCC3-104(c), TITLE 3 U.S.C. §604, 18 USC §8, SPENCER V STERLING BANK, 63 CAL AP. 4TH 1055 (1998), GUARANTY TRUST CO. OF NEW YORK V HENWOOD ET AL, 59 S.Ct.847, PHYLLIS HORACE VS. LASALLE BANK NATIONAL ASSOCIATION, ET AL (2011), WELLS FARGO V CARIGLIANO (2010), HIGHLAND CAPITAL MGMT. V. SCHNEIDER, IS TO BE PAID AS AN ACCOUNT AND SECURITY OBLIGATION OF THE UNITED STATES, UNICRAL CONVENTION ON BILLS OF EXCHANGE AND PROMISSORY NOTES, AND WITKIN NEGOTIABLE INSTRUMENTS, VOL 3 (2001 SUPPLEMENT) ON THIS FILED UCC CONTRACT TRUST ACCOUNT. THIS IS NOT A TREASURY/BOND ACCOUNT. CENLAR FSB OR CITIBANK N.A, OR VERDUGO TRUSTEE SERVICE CORPORATION HAS NEVER FILED A UCC1 TO ACCEPT OR VERIFY ANY DEBT. I AM THE SECURED PARTY, BENEFICIARY, TRANSMITTING UTILITY, BAILEE/BAILOR, CREATOR, CREDITOR, AND PRINCIPAL OF CLAIMED DEBT PURSUANT TO LAW, POLICY, AND LEGAL DEFINITIONS. ALL OFFERS ARE ACCEPTED FOR HONOR PURSUANT TO 40 STAT §411, SECTION 7 (e), 50 USC §4305(b)(2), FEDERAL RESERVE ACT §§16 AND 18, "TITLE 12 USC §24, SEVENTH BANKING BUSINESS LAWS."

LETTER OF ADVICE
NOT SUBJECT TO NEGOTIABILITY – ACCEPTANCE FOR VALUE

Re: Account No. 106091318334000,
113042500045000, 9222173156, and 4774041794

Attn: Citibank, N.A., OR CENLAR FSB
425 Phillips Blvd.
Ewing, NJ 08618

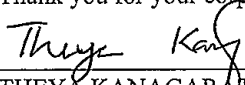
THEYA KANAGARATNAM
Secured Party/Drawee
2316 LAKESHORE AVENUE, UNIT 16
OAKLAND, CA 94606
13 December 2022

Re: Notice – Processing of Bill of Exchange (BA-Time Draft)

I am in receipt of the attached offer requesting payment. Enclosed please find the Bill of Exchange – (BA-Time Draft) the processing of which will discharge and extinguish the entire current amount including Attorney and other fees that is stated on the claim herein accepted for value. This Negotiable Bank Instrument is presented under authority of Public Law 73-10, UCC 3-104(c), Banking Business Law, Spencer v Sterling Bank, 63 Cal Ap. 4th 1055 (1998), Guaranty Trust Co. of New York v Henwood et al, 59 S.Ct. 847, PHYLLIS HORACE VS. LASALLE BANK NATIONAL ASSOCIATION, ET AL (2011), MINNESOTA LAW REVIEW, Journal of the State Bar Association, VOLUME XIV, MARCH, 1930, No. 4, THE PROMISSORY NOTE AS A SUBSTITUTE FOR MONEY By J. S. WATERMAN*, Wells Fargo v Carigliano (2010), and Witkin Negotiable Instruments, Vol 3 (2001 Supplement) on the undersigned's UCC Contract Trust Account. Following are the steps required to settle this amount. This is not a Treasury/Bond Account.

1. The enclosed Negotiable Bank Instrument is hereby presented and the following process must be followed to the letter in order to satisfy the claimed amount due, interest, and fees on this account and discharge and extinguishment of this debt.
2. My Personal Direct Treasury Trust (UCC Contract) Account has been set up at the Department of the Treasury and may only be accessed with my approval through the bank account of the Claimant directly to the Secretary of the Treasury. The original Negotiable Instrument must be presented by Claimant's financial institution via Certified or Registered Mail directly to the Secretary of the Treasury – Department of the Treasury Bank (Federal Window), 1500 Pennsylvania Ave. NW, WASHINGTON, D.C. 20220, Attn: Janet Yellen.
3. The Item Processor at Claimant's financial institution, with full identification and Bailee (Authorized Agent) signature, is to present the original Negotiable Instrument along with the Instruction Notice and the stamped Claim to the Secretary of the Treasury – Department of the Treasury Bank at the above address.
4. Claimant's financial institution is to retain the document copies and request that a copy of the Return Receipt from the Federal Window be supplied to them noting the date the original Negotiable Instrument was received at the Federal Window in accordance with Public and Banking Policy. For out of state transactions the UCC and Banking Codes stipulate fifteen (15) days.
5. The copy of the Negotiable Instrument is to be held at the financial institution until the required period for the Federal Window, Regulation J and Federal Reserve, Reg. Z – truth in Lending, 12 USC 226 1 et seq the Order/Property has passed. Then the full-face amount of the Negotiable Instrument is automatically released by the local financial institution for credit to Claimant's account and discharge/extinguishment of claim.
6. If the Secretary of the Treasury (Drawee) sends notice in writing of some error or problem with or without explanation of all deficiencies, please notify the undersigned immediately upon receipt of such Notice and the matter will be addressed with the Department of the Treasury Bank and the Federal Window. You will be noticed of the corrective action taken.
7. I hereby request that you notify the undersigned when the required time period for the Federal Window and the Federal Reserve under Regulation J and Regulation Z have transpired and the account has been adjusted with Credit Bureau reporting.

Thank you for your corporation in getting this account settled and the claim discharged/extinguished/released.


THEYA KANAGARATNAM Secured Party/Beneficiary/Creditor

Page: 18/3
UCC11 Request: 18/3 SOC Filing Num 49/21Commonwealth of Massachusetts
William Francis Galvin, Secretary of the Commonwealth
Uniform Commercial Code

UNIFORM COMMERCIAL CODE - RECORD OF FILING

2022 8:48:00 AM
202294969780

November 30, 2022

6:14 am

A TRUE COPY ATTEST

WILLIAM FRANCIS GALVIN, SECRETARY OF THE COMMONWEALTH

DATE: 12/06/2022

CLERK

UCC-3 Form - AMENDMENT

AMENDMENT ACTION - COLLATERAL ASSIGN

Original File Number: 202294902660

FILER INFORMATION

Full name: THEYA KANAGARATNAM

Email Contact at Filer: THEYAK101@YAHOO.COM

SEND ACKNOWLEDGEMENT TO

Contact name:

Mailing Address: 2316 LAKESHORE AVENUE, UNIT 16

City, State Zip Country: OAKLAND, CA 94606 USA

NAME OF THE SECURED PARTY OF RECORD AUTHORIZING THE AMENDMENT:

CUSTOMER REFERENCE: MORTGAGE NOTE AND MORTGAGE DEBT LIEN CONTRACT PROPERTY SATISFACTION/RELEASE

COLLATERAL

DEBTOR OF RECORD, THEYA KANAGARATNAM, HEREIN ENTERS INTO THE COMMERCIAL REGISTRY DOMESTIC PUBLIC RECORDS PER SEC RULES THE FOLLOWING: REGISTERED PRIVATE BANKER WITH PRIVATE BANKER # A00001714 PURSUANT TO 31 USC §5312(2)(C); A NEW CREDIT AGREEMENT DEBT LIEN PAYOFF CONTRACT SECURITY NOTE DRAFT BANK BUSINESS INSTRUMENT SERIAL NUMBER 000011714 WITH \$71,000.00; AND BILL OF EXCHANGE BANK INSTRUMENT TO BE PAID TO CENLAR FSB, CITIBANK, N.A. OR VERDUGO TRUSTEE SERVICE CORPORATION, OWNER WITH THE INTENTION TO EXTINGUISH FIRST CLAIMED DEBT NOTE, DEBT RECORDED SECURITY, STATE OR IRS CLAIMED TAXES, AND/OR CREDIT APPLICATION IN THE BANKING BUSINESS 1) ITEMS OF CONTRACT PROPERTY: ASSIGNED; ACCEPTED FOR CONSIDERATION VALUE; EXEMPTED FROM LEVY: 2) NEGOTIABLE FINANCIAL SECURITY NOTE PROPERTY, SERIAL # 000011714 FACE VALUE \$ 71,000.00 DATED 24 NOVEMBER 2022. PAYEE, CENLAR FSB, CITIBANK, N.A. OR VERDUGO TRUSTEE SERVICE CORPORATION; MAKER THEYA KANAGARATNAM, DRAWEE CENLAR FSB, CITIBANK, N.A. OR VERDUGO TRUSTEE SERVICE CORPORATION. U.S. TREASURY ACCOUNT 218193695 IS DISBURSEMENT OF REDEMPTION FUNDS ASSETS TRANSFER INTO PAYEE BANK DEBT ACCOUNT NUMBER 106091318334000, 113042500045000, 9222173156, AND 4774041794 TO BE PAID BY THE ACCOUNT AND SECURITY OBLIGATION OF THE UNITED STATES VIA 18 USC §8 TO BE DISBURSED AS CASH OR CREDIT TO THE BANK AS PROPERTY OF ONE OF THE AMERICAN "PEOPLE OF THE UNITED STATES" PER HJR 192 (PUBLIC LAW 73-10, CHAPTER 48 §112 AND §113) DEBT OR ASSESSED TAX ACCOUNT BEING PAID, SET OFF, SETTLED, CANCELLED, WITH RECOUPMENT WITH CLOSURE OF CLAIMED DEBT OR ASSESSED TAX ACCOUNT NUMBERS 106091318334000, 113042500045000, 9222173156, AND 4774041794, THROUGH THE UNITED STATES TREASURY ALIEN PROPERTY CUSTODIAN FOR DISCHARGE, PAYMENT, OR CREDIT AS A SECURITY OBLIGATION AND ACCOUNT OF THE UNITED STATES WITHOUT USING A CHECK CLEARINGHOUSE. MAKER IS A TRANSMITTING UTILITY, BAILEE/BAIOL, THIRD PARTY OF INTEREST, SECURED PARTY, CREDITOR, PRINCIPAL, AND BENEFICIARY PURSUANT TO LAW, POLICY, AND LEGAL DEFINITIONS. ALL OFFERS ARE ACCEPTED FOR HONOR PURSUANT TO 40 STAT §411, SECTION 7(E) AND 50 USC §4305(B)(2).

November 23, 2022

Hello,

Where do I find these forms?

- Uniform Borrower's Assistance Form (UBAF710)
- Request for Mortgage Assistance (RMA)

Covid lockdowns, my own illness , death of family members have all contributed to my not being able to make the payments.

However, please note, I am working on getting the necessary documents to modify this as well as looking into paying off the loan working with some other lenders.

I am exploring all my options.

Thank you

Certified Mail

7020-0090-

0000-2098-

8724-80

JURAT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of ALAMEDA

Subscribed and sworn to (or affirmed) before me on

this 5th day of December, 20 22,

by Theya Kanagaratnam

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature

[Handwritten Signature]



ARACELI VILLA
COMM.#2331607
NOTARY PUBLIC, CALIFORNIA
ALAMEDA COUNTY
COMMISSION EXP. AUG 14, 2024

(Seal)

2316 Lakeshore Avenue, Unit #16
Oakland, CA 94606

December 5, 2022

CENLAR
ATTN: **Stephen Gozdan or current CFO**
425 Phillips Blvd.,
Ewing, NJ 08618

Regarding the recent correspondence by your representative from National Default Servicing Corporation dated 11/29/222 with File number: NDSC File # 22-01281-CE-CA, is not a true bill, verified claim, or invoice, where you claim that I owe you money for THEYA KANAGARATNAM's debt in the amount of \$68,035.43 that I did not authorize.

I am now requesting for you to send certified proof that you and your representative have the Jurisdiction and Authority to send me, Theya Kanagaratnam, the General Executor and Beneficiary of the THEYA KANAGARATNAM, ESTATE AND TRUST anything at my address? I am NOT this THEYA KANAGARATNAM TRUST that owes any debt to you.

I am the General Executor, Beneficiary, Principal, and Administrator of the THEYA KANAGARATNAM ESTATE and ALL CONSTRUCTIVE TRUSTS, WITHOUT RECOURSE; non-surety; non-adversarial; non-divergent; non-combatant party; Not an enemy (ENEMY) of the STATE pursuant to **40 Stat 411, Section 7(e) and 50 USC §4305 (b) (2)**; Private Banker/Creditor/ National Bank under definition of Law. I hold and am the Power of Attorney General; General Executorship; Administrator, and Beneficiary of the THEYA KANAGARATNAM, ESTATE and all Constructive TRUSTS, legal fictions, and am in possession of your recent voluntary submission of your non-evidentiary document addressed to the THEYA KANAGARATNAM ESTATE consisting of possible mail fraud. **All offers are accepted for honor pursuant to 40 Stat 411, Section 7(e) and 50 USC §4305 (b) (2).**

CENLAR FSB, must herein provide the original contract between us and a true and certified copy of the complete audit trail, all allonges, and assignments of said account; furthermore, in order for me, Theya Kanagaratnam, General Executor, to validate your claimed and alleged claimed debt, please provide verification through audit certification of debt entry in accordance with **DAC and IFRS** in accordance with **GAAP, General Accepted Accounting Principles; Basal 3, Banking principals and accounting**; and the **UNITED NATIONS accord (UNCITRAL)** convention Bills of Exchange and Promissory Note Treaty Law that was legally adopted by the United States in 1989 as money and payment of all debts.

Please do NOT send anything to my address in the name of this THEYA KANAGARATNAM Legal Fiction ESTATE PERSON or any durative of this Legal Fiction PERSON as this is NOT me. I will not commit a crime by accepting this THEYA KANAGARATNAM PERSON's MAIL addressed to her and sent to me at my place of living pursuant to the UPU Treaty Law and the UPU United States Post Office Postal regulations manual.

I require a verified and certified copy of your **FR 1099** for the current year and your **FR 2046** balance sheet as they relate to the claimed original "loan" or "debt" you claim I owe you. I will also need the original signed contract under penalty of perjury of my **wet Blue Inked** signed bilateral credit agreement contract which is the only establishment of my debt with you.

As far as I know nor can remember, there is no legal and binding bilateral contract signed by me and you in blue ink, as I always sign, that is between you and myself establishing any debt or loan with you or your corporate company.

If your claim is valid, I intend to pay you the entire balance with a valid and legal Security NOTE Draft and/or Bill of Exchange Bank Business Instrument money and U.S. Currency mailed to you within 10 working days after you lawfully and legally validate your alleged claim against me.

Should you fail to substantiate and validate your claim, please settle, set off and recoup by balancing your Credit and Debit bookkeeping books Ledgers of this account immediately within the next 30 days with my funding signature which you know creates money for payment as the General Executor and Beneficiary of the THEYA KANAGARATNAM ESTATE and TRUST that are under a Legal Fiction STRAWMAN REDEMPTION ACCOUNT ESTATE/TRUST and Government Human Collateral patent.

Sincerely,

Signature: BY



By Theya Kanagaratnam, *Uus soli*, **General Executor and Beneficiary** of the Government Legal Fiction THEYA KANAGARATNAM, ESTATE and Constructive TRUST, **WITHOUT RECOURSE. All offers are accepted for honor pursuant to 40 Stat 411, Section 7(e) and 50 USC §4305 (b) (2).**

CC: Deandre Garland, Customer Service
National Default Servicing Corporation

JURAT

**state of California)
County of Alameda) ss**

Sworn to (or affirmed) and subscribed before me on this ____ day of _____
20__ by _____, proved to me on the basis of satisfactory evidence to be
one of the people who appeared before me and executed the forgoing instrument for the
purpose stated therein and acknowledged that said execution was by his free act and deed.

Please see attached
CA Notary Certificate

Signature of Notary Public,

My commission expires _____ **SEAL**

**UNITED STATES
MAIL SERVICE®**

**PRIORITY
MAIL**

U.S. POSTAGE PAID
SAN FRANCISCO, CA
94101-2222
DEC 12, 22
R2305M146003-28



RDC 04

08618

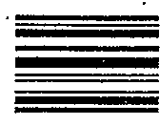
#16

ATE ENVELOPE

CENLAR
ATTN: Payoff Department /
Stephen Gozolan or current CA
425 Phillips Blvd,
Living, NJ 08618



SUPRE



Rate Envelope
7/2022

650-00-000-0311

**VISIT US AT USPS.COM
ORDER FREE SUPPLIES ONLINE**

For Domestic shipments, the maximum weight is 70 lbs. For international shipments, the maximum weight is 20 lbs.

2316 Lakeshore Avenue, Unit #16
Oakland, CA 94606

December 29, 2022

CENLAR
ATTN: **Payoff Department / Stephen Gozdan or Current CFO**
425 Phillips Blvd.,
Ewing, NJ 08618

Re: CENLAR ACCT#: 4774041794

Please find the following documents enclosed in this package:

1. The Registered New Credit Agreement Debt Lien Payoff Security NOTE Draft Bank Business Instrument
2. NOTE Draft Processing Memorandum
3. Debt Lien Release and Satisfaction Document
4. UCC1 Security Registration of payoff Security NOTE
5. UCC3 Assignment to United States Treasury Property Custodian

Regards,

Theya Kanagaratnam

Enclosures

NOTE DRAFT BANK INSTRUMENT No.: 000011714

This is a Time Draft order to pay bank instrument. Please credit Time Draft to accounts receivable. I request a cash receipt.

Financial Draft Bank Instrument Issued from:

CITY OF OAKLAND
state of California AMUSA

DATE: 24 November 2022

AMOUNT: \$71,000.00

AMOUNT: SEVENTY ONE THOUSAND UNITED STATES
CURRENCY AND NO CENTS

\$

SEC STATE Domestic Public Registered Security NOTE Bank Verified: Registered Security No. 202294902660

Pay to the Order Of Citibank N.A. ORICENLAR ESB; Representative Agent, Assigns, and Holder of Original Debt Contract Security with zero interest for full face amount specified: Processing of which will discharge the entire current amount herein acceptance for value the Equivalent to Money and Representing Money. To be paid at Federal Window (Regulation Z) within 15 days of acceptance by authority of Public Resolution HJR 192, now Public Law 73-10, UCC 3-104(c), and 1059 S. Ct. 847 (FN3) for property located at 2316

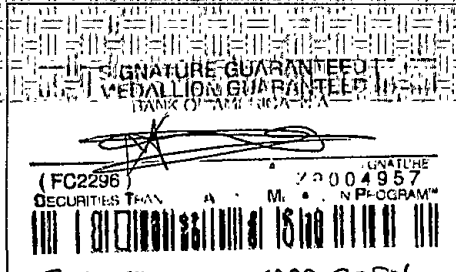
LAKESHORE AVENUE UNIT 16, OAKLAND, CA 94606 with Debt Account Number: 106091318334000, 113042500045000, 9222173156, and 4774041794, for extinguishment, discharge, and recoupment to balance both Accounting Book Ledgers upon acceptance.

Receiver Agent of this draft bank instrument has 4 days to Dishonor in Writing & Return original to Maker with Certified Notice of rejection / dishonor or the Acceptor Agent deems this Draft is used as Money and full payoff of claimed debt.

TERMS AND CONDITIONS: This binding licensed processed Negotiable S.E.C. State Registered New Credit Agreement Payoff Security Note Time Draft bank instrument must be accepted and approved as U.S. Currency by Trust Owner or authorized agent as of Mortgage HELOC as Tender in Payment representative of money and equal to money. Claimed debt shall be discharged, extinguished, collected and paid from the Account and Security Obligations of the United States 18 U.S.C. § 88, Public Resolution HJR 192, now Public Law 73-10, and 1059 S. Ct. 847 (FN3) with full discharge and recoupment and Lender or Owner shall balance both accounting Book ledgers to zero and discharge / release / satisfy debt. This Security NOTE DRAFT bank instrument provides that it "shall be governed by, and construed in accordance with, the trusts and laws of the State of New York, United States of America." Highland Capital Mgmt. LP v. Schneider, 607 F.3d 322, 327 (2d Cir. 2010). This is an intention to extinguish first claimed debt NOTE and Debt Recorded Security. Payee shall immediately provide account closure, balance of books ledgers to zero amount with full recoupment with this renegotiation of original debt personal Debt Security. Presentation of this Draft shall be extinguishment, full set off, discharge, release, recoupment, and account closure of claimed debt or tax assessment. This Security NOTE Draft is not a documentary draft and shall extinguish, nullify and void original County recorded security, unregistered Promissory NOTE, or credit application issued to original lender, assignee, servicer, or authorized agent for Investor Trust owner upon any communication of this intending to pay with NOTE DRAFT. Failure to follow these terms and conditions: Lender, assignee, servicer, investor Trust Owner, holder of original, or IRS has accepted this Security NOTE Time Draft bank instrument as binding tender in payment of said debt. Lender Debit and Credit accounting bookkeeping book ledgers shall be balanced under GAAP and FASB for recoupment. Claimed Debt amount is to be collected from the Account and Security Obligation of the United States via Federal Window REG Z, Department of the Treasury within 15 days. All offers are accepted pursuant to 40 Stat 411, § 7(e), 12 CFR 201.108, § 229.2, and § 210.2, 31 USC § 9303, § 5312(2)(C), § 3302, § 3123, UCC 3-402, § 603, § 604, § 411, 12 USC 1813, Tacit Procurement, EROP Rule 8, U.C.C., Banking Business Codes/Laws, 8 STAT § 80, Highland Capital Mgmt. v. Schneider. Authorized Agent or Owner accepted and kept this NOTE Draft bank instrument as an asset for the owner.

Maker hereby presents this NOTE Time Draft bank instrument to take the place of original debt and be used as extinguishment, full payment, set off, discharge, and recoupment of debt and/or assessed tax. WHEREAS such non-return, return after 4 days, monetization, securitization, deposit, owner authorized agent/employee acceptance with or without signature, physical presentation, communication, insurance payout, U.S. Mail Service, Treasury Credit, IRS Credit, Credit of Account Payment, trade, sale, hold, destroy, lost, or assigned shall immediately bind all courts to extinguish, cancel, and discharge original recorded debt, lien and NOTE. Both Original debt lien contract security plus NOTE shall be cancelled, recorded, and returned to THEYA KANAGARATNAM upon written request. 12/28/2022

Bank Mediation Verified Negotiable Security
TRANSFERABLE and ISSUED
S.E.C. Registered Negotiable
NOTE DRAFT Order TO Pay
Bank Instrument in
Banking Business



THEYA KANAGARATNAM
Without Recourse, Without Prejudice



CALIFORNIA NOTARIAL CERTIFICATE

- THIS SECURITY HAS BEEN
VERIFIED BY THE BANK -

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

state: of state: of California

County of Alameda County

Sworn to (or affirmed) and subscribed before me this ____ day of ____, 20__, by THEYA KANAGARATNAM, who proved to me on satisfactory evidence whose name is subscribed above on this State UCC registered Payoff Security NOTE Draft that he/she executed the same, and with authorized by the owner Bank Agent's acceptance for payment capacity with or without signature below, and that by the verifying autograph has officially acted and executed the same. Further, I hereby certify that on this day, before me, an authorized officer in the state for as owner Agent aforesaid and in the county aforesaid for acknowledgements personally appeared Acting Authorized Agent for unperfected owner funding Investor Trust or Original Lender, Citibank, N.A., Debtor, who by means of State issued I.D. or Corporate Agent I.D. who executed the foregoing instrument and acknowledged before me below that he/she executed the same.

Authorized Notary acceptance Verifying Signature See Attached Notary Name: _____

Received/Approved for _____ By _____ Date ____/____/202__ Position _____

PAY TO THE ORDER OF THE UNITED STATES. This valid, bank Authorized Agent accepted, and legal State UCC1 SEC Registered Negotiable Financial New Credit Agreement Debt Payoff Security Promissory NOTE Draft Bank Business Instrument is U.S Currency tender of payment in full for extinguishment of all debts public and private and is assigned to The Account and Security Obligations of THE UNITED STATES to pay any bank this alleged debt from the General Accounting Office, under direction of the Comptroller General and In Care of Alien Property Custodian, Public Policy (Law) 73-10, Ch. 48 (HJR 192) to set off, extinguish all bank debt which is The Secretary of the United States Treasury, 1500 Pennsylvania Avenue, NW, Washington, DC 20220; Dept. of Treasury, P.O. Box 9024140, San Juan, P.R. 00902-4140; or any authorized officer as assignment to and as Fiduciary for payment and discharge of national debt in commerce in conjunction with to or for the United States account security obligations to that portion of the public debt it is intended to reduce as the discharge, extinguishment, and recovery of the public debt. I, one of the American people, now appoint the Alien Property Custodian and/or Secretary of the United States Treasury as Fiduciary to tender payment to bank or Creditor as the direct Obligation of the United States. This UCC State Registered NOTE Draft, under SEC Rules, currency and equal to money shall be paid from the Account and Security Obligation of the United States. (HJR192, UCC 4 §105, 12 CFR §229.2, §210.2, 12 USC §1813) and shall be issued in accordance with 31 USC §3123, Authority of the United States Code 31 USC §392, §5103, which officially defines this negotiable security financial instrument, STATE UCC1 registered NOTE Draft, as a statutory legal tender of payment and other security obligations of the Federal United States, as a matter of law and equity in the name of justice includes all signed bonds, negotiable security instruments, bills of exchange, credit agreements, promissory notes, bank business drafts, credit applications, certificates of indebtedness, financial instruments, national bank currency by this certified private banker 31 USC §5312(2)(C) who is a National Bank per definition of domestic Federal law for credit and bank debt payoff Title 18 USC §8 in claims of remedy in equity on recovery of the public debt in the commercial realm due me. Charge the same to: **THEYA KANAGARATNAM**, ESTATE and TRUST under God's laws (father, son, holy ghost) as Principal and Beneficiary via the first three Organic Laws of the Declaration of Independence, the Articles of Confederation Constitution, as one of the FREE individual living man or woman American, a "people of the Confederation United States of America Perpetual Union of the now 50 states (Countries) under GOD's Natural Law, International Treaty, the common law of England whose collateral and property is at risk which are required by law to be accepted as "legal tender of payment" for all debts public and private. This is a quid pro quo "something for something," and "this for that" even exchange. This negotiable Credit Agreement Debt Payoff Security NOTE Draft Bank Business Instrument shall be issued by this private banker upon autograph or signature, a national bank of the domestic United States by legal definition and is defined in law as "obligations of the United States", on the same par and category with Federal Private Reserve International Promissory Note Dollars, Treasury minted coins, other national currency, and legal tender obligations. WITH EXPLICIT RESERVATION OF ALL UNALIENABLE RIGHTS (U.C.C.) 1-§308 (Old §207.4) and 1-§103.6 Respectfully; WITHOUT RECOURSE: WITHOUT PREJUDICE; NON-ASSUMPSIT
My Endorsement/Assignment Autograph/Signature (official seal) By: Theya Kanagaratnam

All offers accepted for honor pursuant to 40 Stat §411, Section 7(e) No person shall be held liable in any court for or in respect to anything done or omitted in pursuance of any order, rule, or regulation made by the President under the authority of this Act [sections 1 to 6, 7 to 39, and 41 to 44 of this Appendix]. Any payment, conveyance, transfer, assignment, or delivery of money, security, or property made to the alien property custodian hereunder shall be a full acquittance and discharge of said debt for all purposes of the obligation of the person making the same to the extent of same. 50 U.S.C. §4305 (b)(2) Any payment, conveyance, transfer, assignment, or delivery of property or interest therein, made to or for the account of the United States, or as otherwise directed, pursuant to this subdivision or any rule, regulation, instruction, or direction issued hereunder shall to the extent thereof be a full acquittance and discharge for all purposes of the obligation of the person making the same; and no person shall be held liable in any court for or in respect to anything done or omitted in good faith in connection with the administration of, or in pursuance of and in reliance on, this subdivision, or any rule, regulation, instruction, or direction issued hereunder.

PCL81-3475553

PCL81-3475553

FOR COLLECTION ONLY by Any Bank Owed

TO BE PAID UNDER ACCOUNT AND SECURITY OBLIGATIONS OF THE UNITED STATES

Ch. 40 STAT 1, H.R. 1491, PUBLIC LAW 73-140 Stat. 411, codified at 12 U.S.C. § 95 and 50 U.S.C. § 4301 et seq. EMERGENCY BANKING RELIEF ACT, MARCH 9, 1933 TITLE IV § 401;

FEDERAL RESERVE ACT §16 and §18, SECTION 6

PAY TO THE ORDER OF THE UNITED STATES for Any Bank Claimed Debt

ALL PRIOR ENDORSEMENTS GUARANTEED

Private Bankers Bank, N.A. is a NATIONAL BANK

Registered In Florida and Texas U.S.A. Perpetual Union

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of Alameda

On December 29th, 2022 before me, Raymond Kim, Notary Public
(insert name and title of the officer)

personally appeared Theya Kanagaratnam,
who proved to me on the basis of satisfactory evidence to be the person~~(s)~~ whose name~~(s)~~ is/~~are~~
subscribed to the within instrument and acknowledged to me that he/~~she/they~~ executed the same in
~~his/her/their~~ authorized capacity~~(ies)~~, and that by ~~his/her/their~~ signature~~(s)~~ on the instrument the
person~~(s)~~, or the entity upon behalf of which the person~~(s)~~ acted, executed the instrument.

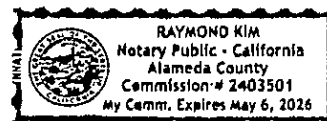
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

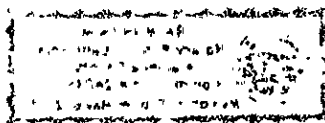
WITNESS my hand and official seal.

Signature



(Seal)





PROCESSED

PROCESSING MEMORANDUM



Instructions for debt/tax payment of this Contract Property pursuant to Public Law and SEC Rule 327 Legal Commercially Registered Security Instrument

Please take Specific Notice that this bank Medallion Stamped, verified, and certified negotiable security instrument is NOT to be processed using a check clearing-house or warehouse.

To obtain full credit, only process via the United States Treasury window in care of Alien Property Custodian Department via:

Fiduciary: Post the presented funds into the asset column of this claimed debt account and charge the offer and acceptance for full settlement, prepaid, and exempt when entered to the post closing balance.

This is to be considered a prepaid exchange, a Treasury Direct accrual item, a U. S. bankruptcy proceeding remedy in accord with congressional mandate from the **Secretary of Transportation 31 USC § 9303; 31 U.S.C § 5312 (2)(C); 18 USC §8; 8 STAT §80; Public Law 73-10, Chapter 48 STAT §112 and §113; Public Law 73-1, Title IV, Section 401; and Federal Reserve Act §16 and §18**. This security instrument is endorsed and assigned on back when signed by DEBTOR/ BORROWER and is made to the account and obligations of the United States **50 USC §4305 (B)(2); 40 STAT. 411 §7 (e); 12 CFR 201.108** to be disbursed to Bank, Investor, TRUST, Head of Collections Department, Owner or Holder in due course of Claimed DEBT account for closure.

When communicated to the U.S Treasury Alien Property Custodian, the claimed debt; hereunder; shall to the extent thereof be a **full acquittance and discharge of the claimed debt for all purposes of the obligation of the person making the same; and no person shall be held liable in any court for or in respect to anything done or omitted in good faith as this is a good faith Security Instrument:**

ACT OCT. 6, 1917, CH. 106, 40 STAT. 411, §7(e) "No person shall be held liable in any court for or in respect to anything done or omitted in pursuance of any order, rule, or regulation made by the President under the authority of this Act [sections 1 to 6, 7 to 39, and 41 to 44 of this Appendix]. Any payment, conveyance, transfer, assignment, or delivery of money or property made to the alien property custodian hereunder shall be a full acquittance and discharge for all purposes of the obligation of the person making the same to the extent of same. The alien property custodian and such other persons as the President may appoint shall have power to execute, acknowledge, and deliver any such instrument or instruments as may be necessary or proper to evidence upon the record or otherwise such acquittance and discharge, and shall, in case of payment to the alien property custodian of any debt or obligation owed to an enemy or ally of enemy, deliver up any notes, bonds, or other evidences of indebtedness or obligation, or any security therefor in which such enemy or ally of enemy had any right or interest that may have come into the possession of the alien property custodian, with like effect as if he or they, respectively, were duly appointed by the enemy or ally of enemy, creditor, or obligee. The President shall issue to every person so appointed a certificate of the appointment and authority of such person, and such certificate shall be received in evidence in all courts within the United States. Whenever any such certificate of authority shall be offered to any registrar, clerk, or other recording officer, Federal or otherwise, within the United States, such officer shall record the same in like manner as a power of attorney, and such record or a duly certified copy thereof shall be received in evidence in all courts of the United States or other courts within the United States."

50 USC §4305 (B) (2) Any payment, conveyance, transfer, assignment, or delivery of property or interest therein, made to or for the account of the United States, or as otherwise directed, pursuant to this subdivision or any rule, regulation, instruction, or direction issued hereunder shall to the extent thereof be a **full acquittance and discharge for all purposes of the obligation of the person making the same; and no person shall be held liable in any court for or in respect to anything done or omitted in good faith in connection with the administration of, or in pursuance of and in reliance on, this subdivision, or any rule, regulation, instruction, or direction issued hereunder.**

Please be advised a tax credit for the full amount may be used as an option of debt or assessed tax payoff, settlement, set off, discharge, and/or account closure.

When Recorded Return To:
Trustee Services, Inc.
2316 LAKESHORE AVENUE, UNIT 16
OAKLAND, CA 94606

CERTIFIED

SATISFACTION OF Mortgage HELOC

Account #: 106091318334000,
113042500045000, 9222173156, and 4774041794

THIS IS TO CERTIFY, that the indebtedness, terms, and conditions of said Mortgage Security listed and described below has been paid as agreed with an accepted and registered Security NOTE tender in payment and by this instrument the undersigned Citibank, N.A. hereby acknowledges the cancellation, release, discharge, account closure, and recoupment of said Mortgage NOTE Security and County recorded Mortgage Debt Lien Contract Security Property.

ORIGINAL LENDER: Citibank, N.A.

BORROWER: THEYA KANAGARATNAM

Original Loan Amount: \$100,000.00
Recorded date 10/10/2006
Recorded Instrument #: 2006381619
Book 110
Page 5



Filed for record in Alameda County, state: of California.

PROPERTY ADDRESS: 2316 LAKESHORE AVENUE, UNIT 16, OAKLAND, CA 94606.

NOW THEREFORE, the recorder or clerk of said county is hereby instructed to record this instrument and to cancel, release, satisfy, and discharge the Mortgage HELOC in accordance with the regulations of said state and county.

Dated: 24 November 2022.

Bank Authorized Agent Received and Accepted on Behalf of Original Lender Citibank, N.A.

Bank Authorized Agent Signature _____, Bank Authorized Agent Printed Name _____

Witness Signature: _____, Witness Printed Name: _____

Theya Kanagaratnam
THEYA KANAGARATNAM

CALIFORNIA NOTARIAL CERTIFICATE (JURAT)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

state: of California
Alameda County

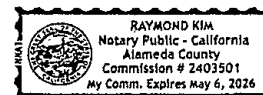
I hereby certify that on this day, before me, an officer duly authorized in the state of foresaid and in the county of foresaid to take acknowledgements personally appeared THEYA KANAGARATNAM known to me to be the person described in who identified him/herself to be the person described by means of Identification, State issued I.D., and who executed the foregoing instrument and acknowledged before me that THEYA KANAGARATNAM executed the same for the purpose expressed.

~~Further, I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgements personally appeared Authorized Agent for Citibank, N.A. who is known to me or who produced identification to be the person described by means of a State issued or Corporate I.D., and who executed the foregoing instrument and acknowledged before me that Citibank, N.A. Authorized Agent executed the same for the purpose expressed.~~

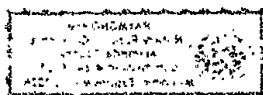
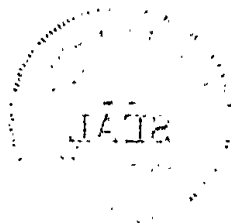
Witness my hand and official seal in the county and state aforesaid this 29th day of December 2022.

Notary Signature: *[Signature]* (Notary Seal)

MY COMMISSION EXPIRES: 05/06/2026



CERTIFIED



Page: 2 of 3
UCC-1 Request: 49121Commonwealth of Massachusetts
William Francis Galvin, Secretary of the Commonwealth
Uniform Commercial Code

UNIFORM COMMERCIAL CODE - RECORD OF FILING

202294902660

November 28, 2022

9:49 am

A TRUE COPY ATTEST

WILLIAM FRANCIS GALVIN, SECRETARY OF THE COMMONWEALTH

DATE: 12/06/2022

CLERK

MA SOC Filing Number: 202294902000 Date: 11/20/2022 8:52:00 AM

UCC-1 Form

FILER INFORMATION

Full name: THEYA KANAGARATNAM

Email Contact at Filer: THEYAK101@YAHOO.COM

SEND ACKNOWLEDGEMENT TO

Contact name:

Mailing Address: 2316 LAKESHORE AVENUE, UNIT #16

City, State Zip Country: OAKLAND, CA 94606 USA

DEBTOR INFORMATION

Org. Name: THEYA KANAGARATNAM, ESTATE

Mailing Address: 2930 DOMINGO AVENUE #1025

City, State Zip Country: BERKELEY, CA 94705 USA

SECURED PARTY INFORMATION

Last Name (i.e. Family Name or Surname): KANAGARATNAM First Name: THEYA

Mailing Address: 2316 LAKESHORE AVENUE, #16

City, State Zip Country: OAKLAND, CA 94606 USA

TRANSACTION TYPE: TRANSMITTING UTILITY

ALTERNATIVE DESIGNATION: BAILEE-BAILOR

COLLATERAL IS HELD IN A TRUST

CUSTOMER REFERENCE: MORTGAGE NOTE AND MORTGAGE DEBT LIEN CONTRACT PROPERTY SATISFACTION/RELEASE

COLLATERAL

DEBTOR OF RECORD, THEYA KANAGARATNAM, IS NOW REGISTERING INTO THE COMMERCIAL DOMESTIC PUBLIC FOR THE FOR PAYOFF, DISCHARGE, EXTINGUISHMENT OF CURRENT AMOUNT OF CLAIMED DEBT, RECOUPMENT, AND SETTING UP MY PERSONAL DIRECT TREASURY TRUST (UCC CONTRACT) ACCOUNT AT THE DEPARTMENT OF THE TREASURY UNDER REGULATION J, FEDERAL RESERVE, REG. Z - TRUTH IN LENDING, 12 USC 226 I ET SEQ AS A NATIONAL UCC1 ACCOUNT REGISTERED PRIVATE BANKER WITH PRIVATE BANKER # [REDACTED] PURSUANT TO 31 USC §5312(2)(C); A NEW CREDIT AGREEMENT DEBT LIEN PAYOFF CONTRACT SECURITY NOTE DRAFT BANK INSTRUMENT SERIAL NUMBER [REDACTED] WITH \$71,000.00; AND A BILL OF EXCHANGE BANK INSTRUMENT TO BE PAID TO CENLAR FSB, CITIBANK N.A, OR VERDUGO TRUSTEE SERVICE CORPORATION, OWNER WITH THE INTENTION TO EXTINGUISH FIRST CLAIMED DEBT NOTE, DEBT RECORDED SECURITY, STATE OR IRS CLAIMED TAXES, AND/OR CREDIT APPLICATIONS AND ALLEGED LOANS OR DEBTS. THE REGISTERED BILL OF EXCHANGE - (BA-TIME DRAFT) BANK INSTRUMENT AND NEW CREDIT AGREEMENT DEBT LIEN PAYOFF CONTRACT SECURITY NOTE DRAFT BANK INSTRUMENT NOW HOLDS A DEPARTMENT OF THE TREASURY - PERSONAL DIRECT TREASURY (UCC CONTRACT) LEDGER # [REDACTED] WITH ACCOUNT # RE [REDACTED] US, THE PROCESSING OF WHICH WILL DISCHARGE AND EXTINGUISH THE ENTIRE CURRENT AMOUNT STATED ON THE CLAIM HEREIN ACCEPTED FOR CONSIDERATION VALUE. THIS NEGOTIABLE BANK INSTRUMENT IS PRESENTED UNDER AUTHORITY OF PUBLIC LAW 73-10, CHAPTER 48 SECTIONS 112, 113, UCC3-104(C), TITLE 3 U.S.C. §604, 18 USC §8, SPENCER V STERLING BANK, 63 CAL AP. 4TH 1055 (1998), GUARANTY TRUST CO. OF NEW YORK V HENWOOD ET AL, 59 S.Ct.847, PHYLLIS HORACE VS. LASALLE BANK NATIONAL ASSOCIATION, ET AL (2011), WELLS FARGO V CARIGLIANO (2010), HIGHLAND CAPITAL MGMT. V. SCHNEIDER, IS TO BE PAID AS AN ACCOUNT AND SECURITY OBLIGATION OF THE UNITED STATES, UNICRAL CONVENTION ON BILLS OF EXCHANGE AND PROMISSORY NOTES, AND WITKIN NEGOTIABLE INSTRUMENTS, VOL 3 (2001 SUPPLEMENT) ON THIS FILED UCC CONTRACT TRUST ACCOUNT. THIS IS NOT A TREASURY/BOND ACCOUNT. CENLAR FSB OR CITIBANK N.A, OR VERDUGO TRUSTEE SERVICE CORPORATION HAS NEVER FILED A UCC1 TO ACCEPT OR VERIFY ANY DEBT. I AM THE SECURED PARTY, BENEFICIARY, TRANSMITTING UTILITY, BAILEE/BAILOR, CREATOR, CREDITOR, AND PRINCIPAL OF CLAIMED DEBT PURSUANT TO LAW, POLICY, AND LEGAL DEFINITIONS. ALL OFFERS ARE ACCEPTED FOR HONOR PURSUANT TO 40 STAT §411, SECTION 7 (e), 50 USC §4305(b)(2), FEDERAL RESERVE ACT §§16 AND 18, "TITLE 12 USC §24, SEVENTH BANKING BUSINESS LAWS."

Page:
UCC11 Request:MA SOC Filing Num
29121Commonwealth of Massachusetts
William Francis Galvin, Secretary of the Commonwealth
Uniform Commercial Code

UNIFORM COMMERCIAL CODE - RECORD OF FILING

2022 8:48:00 AM
202294969780

November 30, 2022

6:14 am

A TRUE COPY ATTEST

WILLIAM FRANCIS GALVIN, SECRETARY OF THE COMMONWEALTH

DATE: 12/06/2022

CLERK: **UCC-3 Form - AMENDMENT**

AMENDMENT ACTION - COLLATERAL ASSIGN

Original File Number: 202294902660

FILER INFORMATION

Full name: THEYA KANAGARATNAM

Email Contact at Filer: THEYAK101@YAHOO.COM

SEND ACKNOWLEDGEMENT TO

Contact name:

Mailing Address: 2316 LAKESHORE AVENUE, UNIT 16

City, State Zip Country: OAKLAND, CA 94606 USA

NAME OF THE SECURED PARTY OF RECORD AUTHORIZING THE AMENDMENT:**CUSTOMER REFERENCE: MORTGAGE NOTE AND MORTGAGE DEBT LIEN CONTRACT PROPERTY SATISFACTION/RELEASE****COLLATERAL**

DEBTOR OF RECORD, THEYA KANAGARATNAM, HEREIN ENTERS INTO THE COMMERCIAL REGISTRY DOMESTIC PUBLIC RECORDS PER SEC RULES THE FOLLOWING: REGISTERED PRIVATE BANKER WITH PRIVATE BANKER # A00001714 PURSUANT TO 31 USC §5312(2)(C); A NEW CREDIT AGREEMENT DEBT LIEN PAYOFF CONTRACT SECURITY NOTE DRAFT BANK BUSINESS INSTRUMENT SERIAL NUMBER 000011714 WITH \$71,000.00; AND BILL OF EXCHANGE BANK INSTRUMENT TO BE PAID TO CENLAR FSB, CITIBANK, N.A, OR VERDUGO TRUSTEE SERVICE CORPORATION, OWNER WITH THE INTENTION TO EXTINGUISH FIRST CLAIMED DEBT NOTE, DEBT RECORDED SECURITY, STATE OR IRS CLAIMED TAXES, AND/OR CREDIT APPLICATION IN THE BANKING BUSINESS 1) ITEMS OF CONTRACT PROPERTY: ASSIGNED; ACCEPTED FOR CONSIDERATION VALUE; EXEMPTED FROM LEVY; 2) NEGOTIABLE FINANCIAL SECURITY NOTE PROPERTY, SERIAL # 000011714 FACE VALUE \$ 71,000.00 DATED 24 NOVEMBER 2022. PAYEE, CENLAR FSB, CITIBANK, N.A, OR VERDUGO TRUSTEE SERVICE CORPORATION; MAKER THEYA KANAGARATNAM, DRAWEE CENLAR FSB, CITIBANK, N.A, OR VERDUGO TRUSTEE SERVICE CORPORATION. U.S. TREASURY ACCOUNT 218193695 IS DISBURSEMENT OF REDEMPTION FUNDS ASSETS TRANSFER INTO PAYEE BANK DEBT ACCOUNT NUMBER 106091318334000, 113042500045000, 9222173156, AND 4774041794 TO BE PAID BY THE ACCOUNT AND SECURITY OBLIGATION OF THE UNITED STATES VIA 18 USC §8 TO BE DISBURSED AS CASH OR CREDIT TO THE BANK AS PROPERTY OF ONE OF THE AMERICAN "PEOPLE OF THE UNITED STATES" PER HJR 192 (PUBLIC LAW 73-10, CHAPTER 48, §112 AND §113). DEBT OR ASSESSED TAX ACCOUNT BEING PAID, SET OFF, SETTLED, CANCELLED, WITH RECOUPMENT WITH CLOSURE OF CLAIMED DEBT OR ASSESSED TAX ACCOUNT NUMBERS 106091318334000, 113042500045000, 9222173156, AND 4774041794, THROUGH THE UNITED STATES TREASURY ALIEN PROPERTY CUSTODIAN FOR DISCHARGE, PAYMENT, OR CREDIT AS A SECURITY OBLIGATION AND ACCOUNT OF THE UNITED STATES WITHOUT USING A CHECK CLEARINGHOUSE. MAKER IS A TRANSMITTING UTILITY, BAILEE/BAILOR, THIRD PARTY OF INTEREST, SECURED PARTY, CREDITOR, PRINCIPAL, AND BENEFICIARY PURSUANT TO LAW, POLICY, AND LEGAL DEFINITIONS. ALL OFFERS ARE ACCEPTED FOR HONOR PURSUANT TO 40 STAT §411, SECTION 7(E) AND 50 USC §4305(B)(2).

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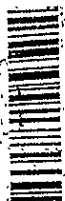
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0 2098 8724 11



Page 3:23-0-1233
 05 08 618
 PAY OFF
 C-205 BLVD
 Ewing, NJ 08618

Address on the reverse
 is card to you.
 back of the mailpiece,
 permits.

PS SECTION

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent ☐ Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☒ No
 If YES, enter delivery address below:

3. Service Type

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☐ Certified Mail®
- ☐ Certified Mail Restricted Delivery
- ☐ Collect on Delivery
- ☐ Collect on Delivery Restricted Delivery
- ☐ Insured Mail
- ☐ Insured Mail Restricted Delivery (over \$500)
- ☐ Priority Mail Express®
- ☐ Registered Mail™
- ☐ Registered Mail Restricted Delivery
- ☐ Signature Confirmation™
- ☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt



UNITED STATES
 POSTAL SERVICE®

PRIORITY
 MAIL
 EXPRESS®



EI 511 442 586 US

CUSTOMER USE ONLY

FROM: (PLEASE PRINT) PHONE ()

Theya Karaganatrain
231 Lakeshore Ave #16
Oakland, CA 94606

DELIVERY OPTIONS (Customer Use Only)

- ☐ SIGNATURE REQUIRED Note: The mailer must check the "Signature Required" box if the mailer: 1) Requires the addressee's signature; OR 2) Purchases additional insurance; OR 3) Purchases COD service; OR 4) Purchases Return Receipt service. If the box is not checked, the Postal Service will leave the item in the addressee's mail receptacle or other secure location without attempting to obtain the addressee's signature on delivery.
- Delivery Options
 - ☐ No Saturday Delivery (delivered next business day)
 - ☐ Sunday/Holiday Delivery Required (additional fee, where available)*

TO: (PLEASE PRINT) PHONE ()

CENLAR
ATTN: PAYOFF Department
425 Phillips Blvd,
Ewing, NJ 08618

ZIP+4® (U.S. ADDRESSES ONLY)

- For pickup or USPS Tracking™, visit USPS.com or call 800-222-1811.
- \$100.00 Insurance included.

PEEL FROM THIS CORNER

ORIGIN (POSTAL SERVICE USE ONLY)

<input checked="" type="checkbox"/> 1-Day	<input type="checkbox"/> 2-Day	<input type="checkbox"/> Military	<input type="checkbox"/> DPO
PO ZIP Code <i>94610</i>	Scheduled Delivery Date (MM/DD/YY) <i>12-30-22</i>	Postage <i>\$ 45.15</i>	
Date Accepted (MM/DD/YY) <i>12-29-22</i>	Scheduled Delivery Time <input type="checkbox"/> 6:00 PM	Insurance Fee \$	COD Fee \$
Time Accepted <i>12:37</i>	<input type="checkbox"/> AM <input checked="" type="checkbox"/> PM	Return Receipt Fee \$	Live Animal Transportation Fee \$
Special Handling/Fragile \$	Sunday/Holiday Premium Fee \$	Total Postage & Fees <i>45.15</i>	
Weight lbs. ozs.	Acceptance Employee Initials <i>EW</i>		

DELIVERY (POSTAL SERVICE USE ONLY)

Delivery Attempt (MM/DD/YY) Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature
Delivery Attempt (MM/DD/YY) Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature

LABEL 11-B, MAY 2021

PSN 7530-02-000-9058

9066

THEYA KANAGARATNAM
2316 Lakeshore Avenue, #16
Oakland, CA 94606

February 17, 2023

Stephen Gozdan (CFO) / D. James Daras (CEO),
HEAD OF THE DOMESTIC/FOREIGN COLLECTIONS DEBT PAYOFF DEPARATMENT
AUTHRIZED EMPLOYEE/REPRESENTATVIC AGENT, INVESTOR TRUST, OWNER, OR
SERVICER
CENLAR FSB
425 Phillips Blvd.;
Ewing, NJ 08618

RE: LEGAL NOTICE, Not a Letter

This notice is to inform you once again, the Customer Service calls from 1-800-242-7178 still persist to this day as I continue to receive calls on a daily basis with nobody on the other side but a pre-recorded message asking me to hold until one of your agents comes online. And most often than not, the calls get disconnected. I find this action as nonstop harassment as it continues to this day even more than a month after I have tendered two forms legal payments in the amount of \$71, 000 for full settlement and even after serving you with my court filing for you to do so. Notice to Agent is Notice to Principal Owner under the Law of Agency.

To re-iterate, as you know, DEBT ACCOUNT #s: 4774041794 (CENLAR), 106091318334000, 113042500045000 and 9222173156 have been paid off with your agent accepted Bill of Exchange on December 21, 2022 and a second Payment of New Credit Agreement on January 9, 2023 in the amount of \$71,000.00, the equivalent to money and representative of money under your Banking Business Instruments law.

I have paid as a set off, discharge, and extinguishment with full settlement and to balance your two accounting books account ledgers to a zero balance for your claimed debt account numbers, Original Mortgage NOTE and Mortgage Security Payoff with Account Closure and Recoupment., under the Terms and Conditions of the New Credit Agreement Security NOTE Bank Draft and Bill of Exchange Instruments as accepted by your Authorized Agent for this debt Discharge per UCC 3-604, 3-501, and 3-603 and for debt release and satisfaction of this claimed debt.

This final payoff voided and nullified your claimed debt when a new bilateral contract counter-claim NOTE was accepted by your legal representative Agent under U.C.C law, Bank Association Contract Banking Business Law that is legal and binding as a discharge of said debt under authority of Public Law 73-10, UCC3-104(c), Banking Business Law, Spencer v Serling Bank, 63 Cal Ap. 4th 1055(1998), Guaranty Trust Co. of New York v Henwood et al, 59 S.Ct.847, Bank One v. Robert Ward, (Sara Sue Fugate) et al, Florida Case # 2001 31518 CICI, 8

January 2003. PHYLLIS HORACE VS. LASALLE BANK NATIONAL ASSOCIATION, ET AL (2011), MINNESOTA LAW REVIEW, Journal of the State Bar Association, VOLUME X1V, MARCH, 1930, No. 4, THE PROMISSORY NOTE AS A SUBSTITUE FOR MONEY By J.S. WATERMAN. Wells Fargo v Carigliano (2010), and Witkin Negotiable Instruments, Vol3 (2001 Supplement) on the undersigned UCC Contract Trust Account, and BLACKS Law Dictionary that all courts must abide by.

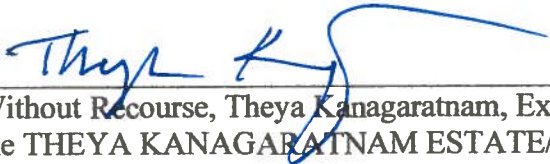
Furthermore, once again, I stress, as far as I know nor can remember, there is no legal and binding bilateral contract signed by me and you in wet ink, that is between you and myself, establishing any debt or loan with you or your corporate company. I must point out this violates simple contract law. In order for a contract to be valid, there needs to be an offeror and offeree, both signatures need to be on the contract; lack thereof makes it a null and void contract.

Your continued failure to take right action and your Customer Service Department's non-stop calling from Phone # : 1-800-242-7178 on a daily basis even after I tendered two forms of legal payments to cover the total pay off amount and any additional fees have yet again now forced me to send this notice to you even after you have been served the court papers I have filed in Alameda County, California seeking proper remedy.

For details of the full remedy I seek, please refer to the court papers that have been served to you.

ANY Further ATTEMPT to harass me through nonstop phone calls from your 1-800-242-7178 Customer Service OR duress insistently forced upon me, in any way will open offending party(s) up to a \$10,000.00 per hour if I am forced to attend after today, and any other legal action appropriate will be commenced.

Sincerely,



Without Recourse, Theya Kanagaratnam, Executor, Administrator, Beneficiary, and Principal of the THEYA KANAGARATNAM ESTATE/TRUST, GOVERNMENT created LEGAL FICTION COMMERCIAL ENTITY. All offers are accepted for honor pursuant to 40 Stat 411, Section 7(e); 50 USC 4305(b)(2).

Hello,

Where do I find these forms?

- _ Uniform Borrower's Assistance Form (UBAF710)
 - Request for Mortgage Assistance (RMA)

Hello,

i would like to obtain copies of the unredacted version of evidence or proof regarding this Loan Number: 4774041794 and any other documents/records you may have regarding this.

- Any documents/records regarding Loan Number: 4774041794 that was sold to Cenlar from the previous bank/lender, i believe in this case, it would be citibank

Please use this e-mail: theyak101@yahoo.com to send copies of these documents as well as my mailing address:

2930 Domingo Avenue, # 1025
Berkeley, CA 94705

Thank you,

Regards,

Theya Kanagaratnam



WOLFE & WYMAN LLP

EXHIBIT "B"



PO Box 77404
Ewing NJ 08628

+ 0364977 000007488 09DP02 00064000 L4

Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606





November 29, 2019

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

NOTICE

This notice is to inform you that you have defaulted in your obligations under the terms of a Note and Mortgage on the mortgaged property listed above, and to advise you of certain rights you have under the loan documents. For the purposes of this notice, the term Note means a mortgage note, bond or similar agreement to repay a loan and the term Mortgage means a mortgage, a deed of trust, security deed or other similar security instrument that secures the Note. If you did not execute the Note or assume the subject loan, this letter is not an attempt to collect the debt from you.

The default consists of your failure to pay the monthly mortgage payments due beginning October 23, 2019 until the present. The total amount due to cure the loan may also include sums for unpaid escrow deposits and late charges. The total amount due as of the date of this letter is \$ 1278.44.

You have the right to cure the default on or before the date identified below by sending the required amount of \$ 1278.44 to:

Loan Servicing
PO Box 77407
Ewing, NJ 08628

IF YOUR NEXT PAYMENT DUE DATE OCCURS ON OR BEFORE YOU SUBMIT THE TOTAL AMOUNT DUE TO CURE THE DEFAULT, the default will not be cured unless your next payment is made in addition to the Total Amount Due. You are not required to pay your next monthly payment in advance.

AM002 056 CPR L4

Page 2

Loan Number: 4774041794

The Cure Amount must be received at our office on or before January 03, 2020, or if that day is a weekend or holiday, the following business day. Our acceptance of one or more partial payments will not delay or prevent us from accelerating the indebtedness if you do not cure the default in full.

Failure to pay the Cure Amount on or before January 03, 2020, may result in: 1) acceleration of all sums secured by the Mortgage to be immediately due and payable and 2) sale of the mortgaged property. If you fail to pay the Cure Amount by January 03, 2020, we, at our option, may require immediate payment of all sums secured by the Mortgage without further demand and may invoke the power of sale and any other remedies permitted by applicable law.

A deficiency judgment may be pursued following foreclosure proceedings according to the terms of your loan documents and as permitted by law. Please be advised that if your debt was discharged in bankruptcy, a deficiency judgment will not be pursued.

After acceleration, you have the right to cure the default and reinstate the loan by paying all amounts secured by the Mortgage including, but not limited to, reasonable attorney fees, trustee fees, costs of title evidence and other appropriate costs, as applicable. You also have the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

The following amounts, if any, are also due, however, they are not necessary to reinstate your loan.

Recoverable Corporate Advance	\$	.00
Escrow Advance	\$	.00
Other Non-Secured Amounts	\$	.00
Total	\$	.00

If you have any questions or need additional information, please contact us at 800-242-7178.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

AM002 056 CPR L4



PO Box 77404
Ewing NJ 08628

+ 0365752 000005234 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





December 02, 2019

Hours of Operation:
Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, 94606 1055

Qualified Written Requests, notifications of error, or requests for
information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
Oakland CA 94606

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

Dear Customer:

This is a legally required notice. We are sending this notice to you because you are behind on your mortgage payment. We want to notify you of possible ways to avoid losing your home. We have a right to invoke foreclosure based on the terms of your mortgage contract. Please read this letter carefully.

We acknowledge the default may be partially or fully due to circumstances beyond your control. Your account has been assigned to the Loan Workout Department and we encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and avoid foreclosure. You may be eligible for one or more of the following homeowner assistance programs, however, please be aware there are no guarantees you will qualify for any of these options:

***REPAYMENT PLAN:** We may be able to arrange an alternative payment plan, which will bring your account current over a period of time.

***FORBEARANCE PLAN:** We may be able to temporarily reduce or suspend your monthly mortgage payments to give you time to recover from your financial hardship. You would be responsible for bringing the loan current by the end of the forbearance period.

***LOAN MODIFICATION:** We may be able to modify the terms of your loan to bring your account current, and in some cases, defer principal, temporarily or permanently lower your interest rate and monthly mortgage payment based on the guidelines of the owner of your loan (the "Investor").

***PRE-FORECLOSURE SALE:** With approval from your Investor, you may be eligible to sell your home before foreclosure can occur even if the value of your property is less than the amount you owe.

***DEED-IN-LIEU:** If all other alternatives are unavailable to you, and if the Investor agrees, you may be able to deed the property to the Investor, rather than have the property foreclosed upon. In addition to other Investor requirements, in order for the Investor to accept a deed-in-lieu of foreclosure, there can be no other liens, including second mortgages, or other conditions that could affect title to the mortgaged property and the mortgaged property must be vacant.

XC107 186 CPI L4 (BO)

Loan Number: 4774041794

Housing Counselors and legal assistance may also be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

* United States Department of Housing and Urban Development:
Toll free: 1-800-569-4287
www.hud.gov/offices/hsg/sfh/hcc/fc

We are ready to assist you. Please gather the information that provides your reason for financial hardship and monthly income and expenses for all borrowers. You may contact us through the following methods: email us at DCC_Docs@loanadministration.com, fax your request to "Loan Workout" at 609-718-2655, mail your completed package to 425 Phillips Blvd. Ewing, NJ 08618 or call us a 800-242-7178.

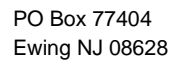
Sincerely,

Loan Workout Department

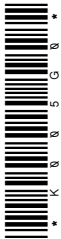
THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY – This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

XC107 186 CPI L4



Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





December 02, 2019

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OFFICE OF HOUSING
SERVICEMEMBERS CIVIL RELIEF ACT NOTICE DISCLOSURE

LEGAL RIGHT AND PROTECTIONS UNDER THE SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901-4043) (SCRA).

WHO MAY BE ENTITLED TO LEGAL PROTECTIONS UNDER THE SCRA?

- * Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- * Reserve and National Guard personnel who have been activated and are under Federal active duty orders.
- * National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- * Active servicemembers of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- * Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

WHAT LEGAL PROTECTIONS ARE SERVICEMEMBERS ENTITLED TO UNDER THE SCRA?
XC222 122 CPI L4

Page 2

Loan Number: 4774041794

- * The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- * The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- * The SCRA contains many other protections besides those applicable to home loans.

HOW DOES A SERVICEMEMBER OR DEPENDENT REQUEST RELIEF UNDER THE SCRA?

- * In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders and forward to Loan Servicing Department, PO Box 77404, Ewing, NJ 08628. For additional assistance, please contact the Loan Servicing Department at 800-242-7178 or on the web at www.loanadministration.com.
- * There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

HOW DOES A SERVICEMEMBER OR DEPENDENT OBTAIN INFORMATION ABOUT THE SCRA?

- * Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at:
<http://legalassistance.law.af.mil/content/locator.php>
- * "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

Sincerely,
Loan Servicing Department
XC222 122 CPI L4

OMB Approval 2502-0584
Exp 03/31/2021



PO Box 77404
Ewing NJ 08628

+ 0365752 000005232 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





December 02, 2019

Hours of Operation:
Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Under the Housing and Community Development Act of 1987, you are entitled to counseling through an approved HUD Agency whether or not your loan is secured with the U.S. Department of Housing and Urban Development.

We urge you to take advantage of this service by seeking an appointment with any HUD-approved agency to discuss the delinquent status of your loan. Please call 1-800-569-4287 for further information.

This notification does not imply the availability of financial assistance from HUD, but may provide you with budgeting and financial guidance.

If you have any questions about the content of this letter, please contact us at the number shown.

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:

PO Box 77423
Ewing, NJ 08628

Sincerely,

Loan Workout Department
XC846 062 CPI L4

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

XC846 062 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0382869 000003378 09DP02 00064000 L4

Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606





January 28, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

NOTICE

This notice is to inform you that you have defaulted in your obligations under the terms of a Note and Mortgage on the mortgaged property listed above, and to advise you of certain rights you have under the loan documents. For the purposes of this notice, the term Note means a mortgage note, bond or similar agreement to repay a loan and the term Mortgage means a mortgage, a deed of trust, security deed or other similar security instrument that secures the Note. If you did not execute the Note or assume the subject loan, this letter is not an attempt to collect the debt from you.

The default consists of your failure to pay the monthly mortgage payments due beginning December 23, 2019 until the present. The total amount due to cure the loan may also include sums for unpaid escrow deposits and late charges. The total amount due as of the date of this letter is \$ 1136.34.

You have the right to cure the default on or before the date identified below by sending the required amount of \$ 1136.34 to:

Loan Servicing
PO Box 77407
Ewing, NJ 08628

IF YOUR NEXT PAYMENT DUE DATE OCCURS ON OR BEFORE YOU SUBMIT THE TOTAL AMOUNT DUE TO CURE THE DEFAULT, the default will not be cured unless your next payment is made in addition to the Total Amount Due. You are not required to pay your next monthly payment in advance.

AM002 056 CPR L4

Page 2

Loan Number: 4774041794

The Cure Amount must be received at our office on or before March 03, 2020, or if that day is a weekend or holiday, the following business day. Our acceptance of one or more partial payments will not delay or prevent us from accelerating the indebtedness if you do not cure the default in full.

Failure to pay the Cure Amount on or before March 03, 2020, may result in: 1) acceleration of all sums secured by the Mortgage to be immediately due and payable and 2) sale of the mortgaged property. If you fail to pay the Cure Amount by March 03, 2020, we, at our option, may require immediate payment of all sums secured by the Mortgage without further demand and may invoke the power of sale and any other remedies permitted by applicable law.

A deficiency judgment may be pursued following foreclosure proceedings according to the terms of your loan documents and as permitted by law. Please be advised that if your debt was discharged in bankruptcy, a deficiency judgment will not be pursued.

After acceleration, you have the right to cure the default and reinstate the loan by paying all amounts secured by the Mortgage including, but not limited to, reasonable attorney fees, trustee fees, costs of title evidence and other appropriate costs, as applicable. You also have the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

The following amounts, if any, are also due, however, they are not necessary to reinstate your loan.

Recoverable Corporate Advance	\$	.00
Escrow Advance	\$	.00
Other Non-Secured Amounts	\$	.00
Total	\$	.00

If you have any questions or need additional information, please contact us at 800-242-7178.

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AM002 056 CPR L4



PO Box 77404
Ewing NJ 08628

+ 0384715 000009322 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





February 03, 2020

Hours of Operation:
Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606 1055

Qualified Written Requests, notifications of error, or requests for
information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
Oakland CA 94606



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Dear Customer:

This is a legally required notice. We are sending this notice to you because you are behind on your mortgage payment. We want to notify you of possible ways to avoid losing your home. We have a right to invoke foreclosure based on the terms of your mortgage contract. Please read this letter carefully.

We acknowledge the default may be partially or fully due to circumstances beyond your control. Your account has been assigned to the Loan Workout Department and we encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and avoid foreclosure. You may be eligible for one or more of the following homeowner assistance programs, however, please be aware there are no guarantees you will qualify for any of these options:

***REPAYMENT PLAN:** We may be able to arrange an alternative payment plan, which will bring your account current over a period of time.

***FORBEARANCE PLAN:** We may be able to temporarily reduce or suspend your monthly mortgage payments to give you time to recover from your financial hardship. You would be responsible for bringing the loan current by the end of the forbearance period.

***LOAN MODIFICATION:** We may be able to modify the terms of your loan to bring your account current, and in some cases, defer principal, temporarily or permanently lower your interest rate and monthly mortgage payment based on the guidelines of the owner of your loan (the "Investor").

***PRE-FORECLOSURE SALE:** With approval from your Investor, you may be eligible to sell your home before foreclosure can occur even if the value of your property is less than the amount you owe.

***DEED-IN-LIEU:** If all other alternatives are unavailable to you, and if the Investor agrees, you may be able to deed the property to the Investor, rather than have the property foreclosed upon. In addition to other Investor requirements, in order for the Investor to accept a deed-in-lieu of foreclosure, there can be no other liens, including second mortgages, or other conditions that could affect title to the mortgaged property and the mortgaged property must be vacant.

XC107 186 CPI L4 (BO)

Loan Number: 4774041794

Housing Counselors and legal assistance may also be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

* United States Department of Housing and Urban Development:
Toll free: 1-800-569-4287
www.hud.gov/offices/hsg/sfh/hcc/fc

We are ready to assist you. Please gather the information that provides your reason for financial hardship and monthly income and expenses for all borrowers. You may contact us through the following methods: email us at DCCDocs@loanadministration.com, fax your request to "Loan Workout" at 609-718-2655, mail your completed package to 425 Phillips Blvd. Ewing, NJ 08618 or call us a 800-242-7178.

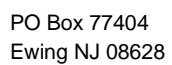
Sincerely,

Loan Workout Department

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY – This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

XC107 186 CPI L4



Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





February 03, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OFFICE OF HOUSING
SERVICEMEMBERS CIVIL RELIEF ACT NOTICE DISCLOSURE

LEGAL RIGHT AND PROTECTIONS UNDER THE SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901-4043) (SCRA).

WHO MAY BE ENTITLED TO LEGAL PROTECTIONS UNDER THE SCRA?

- * Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- * Reserve and National Guard personnel who have been activated and are under Federal active duty orders.
- * National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- * Active servicemembers of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- * Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

WHAT LEGAL PROTECTIONS ARE SERVICEMEMBERS ENTITLED TO UNDER THE SCRA?
XC222 122 CPI L4

Page 2

Loan Number: 4774041794

- * The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- * The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- * The SCRA contains many other protections besides those applicable to home loans.

HOW DOES A SERVICEMEMBER OR DEPENDENT REQUEST RELIEF UNDER THE SCRA?

- * In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders and forward to Loan Servicing Department, PO Box 77404, Ewing, NJ 08628. For additional assistance, please contact the Loan Servicing Department at 800-242-7178 or on the web at www.loanadministration.com.
- * There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

HOW DOES A SERVICEMEMBER OR DEPENDENT OBTAIN INFORMATION ABOUT THE SCRA?

- * Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at: <http://legalassistance.law.af.mil/content/locator.php>
- * "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

Sincerely,
Loan Servicing Department
XC222 122 CPI L4

OMB Approval 2502-0584
Exp 03/31/2021



PO Box 77404
Ewing NJ 08628

+ 0384715 000009321 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





February 03, 2020

Hours of Operation:
Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Under the Housing and Community Development Act of 1987, you are entitled to counseling through an approved HUD Agency whether or not your loan is secured with the U.S. Department of Housing and Urban Development.

We urge you to take advantage of this service by seeking an appointment with any HUD-approved agency to discuss the delinquent status of your loan. Please call 1-800-569-4287 for further information.

This notification does not imply the availability of financial assistance from HUD, but may provide you with budgeting and financial guidance.

If you have any questions about the content of this letter, please contact us at the number shown.

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:

PO Box 77423
Ewing, NJ 08628

Sincerely,

Loan Workout Department
XC846 062 CPI L4

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

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XC846 062 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0392313 000004692 09DP02 00064000 L4

Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606





February 28, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

NOTICE

This notice is to inform you that you have defaulted in your obligations under the terms of a Note and Mortgage on the mortgaged property listed above, and to advise you of certain rights you have under the loan documents. For the purposes of this notice, the term Note means a mortgage note, bond or similar agreement to repay a loan and the term Mortgage means a mortgage, a deed of trust, security deed or other similar security instrument that secures the Note. If you did not execute the Note or assume the subject loan, this letter is not an attempt to collect the debt from you.

The default consists of your failure to pay the monthly mortgage payments due beginning January 23, 2020 until the present. The total amount due to cure the loan may also include sums for unpaid escrow deposits and late charges. The total amount due as of the date of this letter is \$ 946.93.

You have the right to cure the default on or before the date identified below by sending the required amount of \$ 946.93 to:

Loan Servicing
PO Box 77407
Ewing, NJ 08628

IF YOUR NEXT PAYMENT DUE DATE OCCURS ON OR BEFORE YOU SUBMIT THE TOTAL AMOUNT DUE TO CURE THE DEFAULT, the default will not be cured unless your next payment is made in addition to the Total Amount Due. You are not required to pay your next monthly payment in advance.

AM002 056 CPR L4

Page 2

Loan Number: 4774041794

The Cure Amount must be received at our office on or before April 03, 2020, or if that day is a weekend or holiday, the following business day. Our acceptance of one or more partial payments will not delay or prevent us from accelerating the indebtedness if you do not cure the default in full.

Failure to pay the Cure Amount on or before April 03, 2020, may result in: 1) acceleration of all sums secured by the Mortgage to be immediately due and payable and 2) sale of the mortgaged property. If you fail to pay the Cure Amount by April 03, 2020, we, at our option, may require immediate payment of all sums secured by the Mortgage without further demand and may invoke the power of sale and any other remedies permitted by applicable law.

A deficiency judgment may be pursued following foreclosure proceedings according to the terms of your loan documents and as permitted by law. Please be advised that if your debt was discharged in bankruptcy, a deficiency judgment will not be pursued.

After acceleration, you have the right to cure the default and reinstate the loan by paying all amounts secured by the Mortgage including, but not limited to, reasonable attorney fees, trustee fees, costs of title evidence and other appropriate costs, as applicable. You also have the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

The following amounts, if any, are also due, however, they are not necessary to reinstate your loan.

Recoverable Corporate Advance	\$	.00
Escrow Advance	\$	.00
Other Non-Secured Amounts	\$	.00
Total	\$	.00

If you have any questions or need additional information, please contact us at 800-242-7178.

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AM002 056 CPR L4



PO Box 77404
Ewing NJ 08628

+ 0393561 000018575 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





March 03, 2020

Hours of Operation:
Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606 1055

Qualified Written Requests, notifications of error, or requests for
information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
Oakland CA 94606

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Dear Customer:

This is a legally required notice. We are sending this notice to you because you are behind on your mortgage payment. We want to notify you of possible ways to avoid losing your home. We have a right to invoke foreclosure based on the terms of your mortgage contract. Please read this letter carefully.

We acknowledge the default may be partially or fully due to circumstances beyond your control. Your account has been assigned to the Loan Workout Department and we encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and avoid foreclosure. You may be eligible for one or more of the following homeowner assistance programs, however, please be aware there are no guarantees you will qualify for any of these options:

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***FORBEARANCE PLAN:** We may be able to temporarily reduce or suspend your monthly mortgage payments to give you time to recover from your financial hardship. You would be responsible for bringing the loan current by the end of the forbearance period.

***LOAN MODIFICATION:** We may be able to modify the terms of your loan to bring your account current, and in some cases, defer principal, temporarily or permanently lower your interest rate and monthly mortgage payment based on the guidelines of the owner of your loan (the "Investor").

***PRE-FORECLOSURE SALE:** With approval from your Investor, you may be eligible to sell your home before foreclosure can occur even if the value of your property is less than the amount you owe.

***DEED-IN-LIEU:** If all other alternatives are unavailable to you, and if the Investor agrees, you may be able to deed the property to the Investor, rather than have the property foreclosed upon. In addition to other Investor requirements, in order for the Investor to accept a deed-in-lieu of foreclosure, there can be no other liens, including second mortgages, or other conditions that could affect title to the mortgaged property and the mortgaged property must be vacant.

XC107 186 CPI L4 (BO)

Loan Number: 4774041794

Housing Counselors and legal assistance may also be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

* United States Department of Housing and Urban Development:
Toll free: 1-800-569-4287
www.hud.gov/offices/hsg/sfh/hcc/fc

We are ready to assist you. Please gather the information that provides your reason for financial hardship and monthly income and expenses for all borrowers. You may contact us through the following methods: email us at DCCDocs@loanadministration.com, fax your request to "Loan Workout" at 609-718-2655, mail your completed package to 425 Phillips Blvd. Ewing, NJ 08618 or call us a 800-242-7178.

Sincerely,

Loan Workout Department

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XC107 186 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0393561 000018574 09DP02 00064000 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





March 03, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OFFICE OF HOUSING
SERVICEMEMBERS CIVIL RELIEF ACT NOTICE DISCLOSURE

LEGAL RIGHT AND PROTECTIONS UNDER THE SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901-4043) (SCRA).

WHO MAY BE ENTITLED TO LEGAL PROTECTIONS UNDER THE SCRA?

- * Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- * Reserve and National Guard personnel who have been activated and are under Federal active duty orders.
- * National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- * Active servicemembers of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- * Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

WHAT LEGAL PROTECTIONS ARE SERVICEMEMBERS ENTITLED TO UNDER THE SCRA?
XC222 122 CPI L4

Page 2

Loan Number: 4774041794

- * The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- * The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- * The SCRA contains many other protections besides those applicable to home loans.

HOW DOES A SERVICEMEMBER OR DEPENDENT REQUEST RELIEF UNDER THE SCRA?

- * In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders and forward to Loan Servicing Department, PO Box 77404, Ewing, NJ 08628. For additional assistance, please contact the Loan Servicing Department at 800-242-7178 or on the web at www.loanadministration.com.
- * There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

HOW DOES A SERVICEMEMBER OR DEPENDENT OBTAIN INFORMATION ABOUT THE SCRA?

- * Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at: <http://legalassistance.law.af.mil/content/locator.php>
- * "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

Sincerely,
Loan Servicing Department
XC222 122 CPI L4

OMB Approval 2502-0584
Exp 03/31/2021



PO Box 77404
Ewing NJ 08628

+ 0393561 000018572 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





March 03, 2020

Hours of Operation:
Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Under the Housing and Community Development Act of 1987, you are entitled to counseling through an approved HUD Agency whether or not your loan is secured with the U.S. Department of Housing and Urban Development.

We urge you to take advantage of this service by seeking an appointment with any HUD-approved agency to discuss the delinquent status of your loan. Please call 1-800-569-4287 for further information.

This notification does not imply the availability of financial assistance from HUD, but may provide you with budgeting and financial guidance.

If you have any questions about the content of this letter, please contact us at the number shown.

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:

PO Box 77423
Ewing, NJ 08628

Sincerely,

Loan Workout Department
XC846 062 CPI L4

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

XC846 062 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0401563 000005169 09DP02 00064000 L4

Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606





March 30, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

NOTICE

This notice is to inform you that you have defaulted in your obligations under the terms of a Note and Mortgage on the mortgaged property listed above, and to advise you of certain rights you have under the loan documents. For the purposes of this notice, the term Note means a mortgage note, bond or similar agreement to repay a loan and the term Mortgage means a mortgage, a deed of trust, security deed or other similar security instrument that secures the Note. If you did not execute the Note or assume the subject loan, this letter is not an attempt to collect the debt from you.

The default consists of your failure to pay the monthly mortgage payments due beginning February 23, 2020 until the present. The total amount due to cure the loan may also include sums for unpaid escrow deposits and late charges. The total amount due as of the date of this letter is \$ 930.37.

You have the right to cure the default on or before the date identified below by sending the required amount of \$ 930.37 to:

Loan Servicing
PO Box 77407
Ewing, NJ 08628

IF YOUR NEXT PAYMENT DUE DATE OCCURS ON OR BEFORE YOU SUBMIT THE TOTAL AMOUNT DUE TO CURE THE DEFAULT, the default will not be cured unless your next payment is made in addition to the Total Amount Due. You are not required to pay your next monthly payment in advance.

AM002 056 CPR L4

Page 2

Loan Number: 4774041794

The Cure Amount must be received at our office on or before May 04, 2020, or if that day is a weekend or holiday, the following business day. Our acceptance of one or more partial payments will not delay or prevent us from accelerating the indebtedness if you do not cure the default in full.

Failure to pay the Cure Amount on or before May 04, 2020, may result in: 1) acceleration of all sums secured by the Mortgage to be immediately due and payable and 2) sale of the mortgaged property. If you fail to pay the Cure Amount by May 04, 2020, we, at our option, may require immediate payment of all sums secured by the Mortgage without further demand and may invoke the power of sale and any other remedies permitted by applicable law.

A deficiency judgment may be pursued following foreclosure proceedings according to the terms of your loan documents and as permitted by law. Please be advised that if your debt was discharged in bankruptcy, a deficiency judgment will not be pursued.

After acceleration, you have the right to cure the default and reinstate the loan by paying all amounts secured by the Mortgage including, but not limited to, reasonable attorney fees, trustee fees, costs of title evidence and other appropriate costs, as applicable. You also have the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

The following amounts, if any, are also due, however, they are not necessary to reinstate your loan.

Recoverable Corporate Advance	\$	.00
Escrow Advance	\$	.00
Other Non-Secured Amounts	\$	.00
Total	\$	.00

If you have any questions or need additional information, please contact us at 800-242-7178.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

AM002 056 CPR L4



PO Box 77404
Ewing NJ 08628

+ 0403242 000009341 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





April 03, 2020

Hours of Operation:
Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606 1055

Qualified Written Requests, notifications of error, or requests for
information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
Oakland CA 94606



THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

Dear Customer:

This is a legally required notice. We are sending this notice to you because you are behind on your mortgage payment. We want to notify you of possible ways to avoid losing your home. We have a right to invoke foreclosure based on the terms of your mortgage contract. Please read this letter carefully.

We acknowledge the default may be partially or fully due to circumstances beyond your control. Your account has been assigned to the Loan Workout Department and we encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and avoid foreclosure. You may be eligible for one or more of the following homeowner assistance programs, however, please be aware there are no guarantees you will qualify for any of these options:

***REPAYMENT PLAN:** We may be able to arrange an alternative payment plan, which will bring your account current over a period of time.

***FORBEARANCE PLAN:** We may be able to temporarily reduce or suspend your monthly mortgage payments to give you time to recover from your financial hardship. You would be responsible for bringing the loan current by the end of the forbearance period.

***LOAN MODIFICATION:** We may be able to modify the terms of your loan to bring your account current, and in some cases, defer principal, temporarily or permanently lower your interest rate and monthly mortgage payment based on the guidelines of the owner of your loan (the "Investor").

***PRE-FORECLOSURE SALE:** With approval from your Investor, you may be eligible to sell your home before foreclosure can occur even if the value of your property is less than the amount you owe.

***DEED-IN-LIEU:** If all other alternatives are unavailable to you, and if the Investor agrees, you may be able to deed the property to the Investor, rather than have the property foreclosed upon. In addition to other Investor requirements, in order for the Investor to accept a deed-in-lieu of foreclosure, there can be no other liens, including second mortgages, or other conditions that could affect title to the mortgaged property and the mortgaged property must be vacant.

XC107 186 CPI L4 (BO)

Loan Number: 4774041794

Housing Counselors and legal assistance may also be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

* United States Department of Housing and Urban Development:
Toll free: 1-800-569-4287
www.hud.gov/offices/hsg/sfh/hcc/fc

We are ready to assist you. Please gather the information that provides your reason for financial hardship and monthly income and expenses for all borrowers. You may contact us through the following methods: email us at DCCDocs@loanadministration.com, fax your request to "Loan Workout" at 609-718-2655, mail your completed package to 425 Phillips Blvd. Ewing, NJ 08618 or call us a 800-242-7178.

Sincerely,

Loan Workout Department

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY – This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

XC107 186 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0403242 000009340 09DP02 00064000 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





April 03, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OFFICE OF HOUSING
SERVICEMEMBERS CIVIL RELIEF ACT NOTICE DISCLOSURE

LEGAL RIGHT AND PROTECTIONS UNDER THE SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901-4043) (SCRA).

WHO MAY BE ENTITLED TO LEGAL PROTECTIONS UNDER THE SCRA?

- * Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- * Reserve and National Guard personnel who have been activated and are under Federal active duty orders.
- * National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- * Active servicemembers of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- * Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

WHAT LEGAL PROTECTIONS ARE SERVICEMEMBERS ENTITLED TO UNDER THE SCRA?
XC222 122 CPI L4

Page 2

Loan Number: 4774041794

- * The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- * The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- * The SCRA contains many other protections besides those applicable to home loans.

HOW DOES A SERVICEMEMBER OR DEPENDENT REQUEST RELIEF UNDER THE SCRA?

- * In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders and forward to Loan Servicing Department, PO Box 77404, Ewing, NJ 08628. For additional assistance, please contact the Loan Servicing Department at 800-242-7178 or on the web at www.loanadministration.com.
- * There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

HOW DOES A SERVICEMEMBER OR DEPENDENT OBTAIN INFORMATION ABOUT THE SCRA?

- * Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at:
<http://legalassistance.law.af.mil/content/locator.php>
- * "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

Sincerely,
Loan Servicing Department
XC222 122 CPI L4

OMB Approval 2502-0584
Exp 03/31/2021



PO Box 77404
Ewing NJ 08628

+ 0403242 000009339 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





April 03, 2020

Hours of Operation:
Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Under the Housing and Community Development Act of 1987, you are entitled to counseling through an approved HUD Agency whether or not your loan is secured with the U.S. Department of Housing and Urban Development.

We urge you to take advantage of this service by seeking an appointment with any HUD-approved agency to discuss the delinquent status of your loan. Please call 1-800-569-4287 for further information.

This notification does not imply the availability of financial assistance from HUD, but may provide you with budgeting and financial guidance.

If you have any questions about the content of this letter, please contact us at the number shown.

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:

PO Box 77423
Ewing, NJ 08628

Sincerely,

Loan Workout Department
XC846 062 CPI L4

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

XC846 062 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0407510 000005538 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





April 14, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606



Dear Customer:

Your loan is still outstanding for two installments.

We must advise you that we have a legal right to start proceedings to
protect our interest. It is urgent that your loan be brought to a current
status, or satisfactory arrangements be made to bring your loan current.

The urgency of this matter demands immediate action on your part.

Sincerely,

Loan Servicing Department
XC018 060 CPI L4

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

XC018 060 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0410758 000008499 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





April 27, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Your loan is delinquent. We are once again reaching out in an effort to work with you in resolving the delinquency on your loan.

Last month, we sent you a package informing you of several workout options available for potentially saving your home from foreclosure. We requested that you contact us upon receipt of the package to discuss these options in more detail.

To date, you have not reached out to discuss your loan. It is imperative that you contact us as soon as possible to discuss your available options and prevent the foreclosure of your home. Please contact our office immediately at 855-839-6253.

Sincerely,

Loan Servicing Department

XC162 060 CPI L4

Page 2

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

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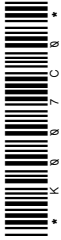
XC162 060 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0412741 000005174 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





May 04, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606



Dear Customer:

The situation is serious, your loan is three months delinquent.

Please contact our office to make arrangements to bring your loan current.

Please be advised if your account is delinquent 90 days or more, the
automated phone payment system and web payment services will not be able to
process your payments. For information regarding available payment options,
please contact 800-242-7178.

Sincerely,

Loan Servicing Department
XC020 061 CPI L4

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

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XC020 061 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0412698 000009374 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





May 04, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Recently, you were sent correspondence regarding a possible solution to the delinquent status of your loan. Please take a few minutes to review the previous loss mitigation letter(s), which outlined a possible remedy, and respond by forwarding your completed package to or fax your request to "Loan Workout" at (609) 718-2655.

Loan Workout Department
425 Phillips Blvd.
Ewing, NJ 08618

It is imperative that you respond quickly. If you have any questions regarding this matter, please contact our office immediately by calling 855-839-6253.

Thank you for your prompt attention to this matter.

Sincerely,

Loan Workout Department
XC074 073 CPI L4

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

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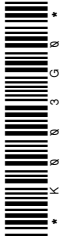
XC074 073 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0419562 000005871 09DP02 00064000 L4

Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606





May 29, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

NOTICE

This notice is to inform you that you have defaulted in your obligations under the terms of a Note and Mortgage on the mortgaged property listed above, and to advise you of certain rights you have under the loan documents. For the purposes of this notice, the term Note means a mortgage note, bond or similar agreement to repay a loan and the term Mortgage means a mortgage, a deed of trust, security deed or other similar security instrument that secures the Note. If you did not execute the Note or assume the subject loan, this letter is not an attempt to collect the debt from you.

The default consists of your failure to pay the monthly mortgage payments due beginning April 23, 2020 until the present. The total amount due to cure the loan may also include sums for unpaid escrow deposits and late charges. The total amount due as of the date of this letter is \$ 849.17.

You have the right to cure the default on or before the date identified below by sending the required amount of \$ 849.17 to:

Loan Servicing
PO Box 77407
Ewing, NJ 08628

IF YOUR NEXT PAYMENT DUE DATE OCCURS ON OR BEFORE YOU SUBMIT THE TOTAL AMOUNT DUE TO CURE THE DEFAULT, the default will not be cured unless your next payment is made in addition to the Total Amount Due. You are not required to pay your next monthly payment in advance.

AM002 056 CPR L4

Page 2

Loan Number: 4774041794

The Cure Amount must be received at our office on or before July 03, 2020, or if that day is a weekend or holiday, the following business day. Our acceptance of one or more partial payments will not delay or prevent us from accelerating the indebtedness if you do not cure the default in full.

Failure to pay the Cure Amount on or before July 03, 2020, may result in: 1) acceleration of all sums secured by the Mortgage to be immediately due and payable and 2) sale of the mortgaged property. If you fail to pay the Cure Amount by July 03, 2020, we, at our option, may require immediate payment of all sums secured by the Mortgage without further demand and may invoke the power of sale and any other remedies permitted by applicable law.

A deficiency judgment may be pursued following foreclosure proceedings according to the terms of your loan documents and as permitted by law. Please be advised that if your debt was discharged in bankruptcy, a deficiency judgment will not be pursued.

After acceleration, you have the right to cure the default and reinstate the loan by paying all amounts secured by the Mortgage including, but not limited to, reasonable attorney fees, trustee fees, costs of title evidence and other appropriate costs, as applicable. You also have the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

The following amounts, if any, are also due, however, they are not necessary to reinstate your loan.

Recoverable Corporate Advance	\$	105.00
Escrow Advance	\$	.00
Other Non-Secured Amounts	\$	.00
Total	\$	105.00

If you have any questions or need additional information, please contact us at 800-242-7178.

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AM002 056 CPR L4



PO Box 77404
Ewing NJ 08628

+ 0420736 000010901 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





June 02, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606 1055

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

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Dear Customer:

This is a legally required notice. We are sending this notice to you because you are behind on your mortgage payment. We want to notify you of possible ways to avoid losing your home. We have a right to invoke foreclosure based on the terms of your mortgage contract. Please read this letter carefully.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

We acknowledge the default may be partially or fully due to circumstances beyond your control. Your account has been assigned to the Loan Workout Department and we encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and avoid foreclosure. You may be eligible for one or more of the following homeowner assistance programs, however, please be aware there are no guarantees you will qualify for any of these options:

***REPAYMENT PLAN:** We may be able to arrange an alternative payment plan, which will bring your account current over a period of time.

***FORBEARANCE PLAN:** We may be able to temporarily reduce or suspend your monthly mortgage payments to give you time to recover from your financial hardship. You would be responsible for bringing the loan current by the end of the forbearance period.

***LOAN MODIFICATION:** We may be able to modify the terms of your loan to bring your account current, and in some cases, defer principal, temporarily or permanently lower your interest rate and monthly mortgage payment based on the guidelines of the owner of your loan (the "Investor").

***PRE-FORECLOSURE SALE:** With approval from your Investor, you may be eligible to sell your home before foreclosure can occur even if the value of your property is less than the amount you owe.

***DEED-IN-LIEU:** If all other alternatives are unavailable to you, and if the Investor agrees, you may be able to deed the property to the Investor, rather than have the property foreclosed upon. In addition to other Investor requirements, in order for the Investor to accept a deed-in-lieu of foreclosure, there can be no other liens, including second mortgages, or other conditions that could affect title to the mortgaged property and the mortgaged property must be vacant.

XC107 186 CPI L4 (BO)

Loan Number: 4774041794

Housing Counselors and legal assistance may also be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

* United States Department of Housing and Urban Development:
Toll free: 1-800-569-4287
www.hud.gov/offices/hsg/sfh/hcc/fc

We are ready to assist you. Please gather the information that provides your reason for financial hardship and monthly income and expenses for all borrowers. You may contact us through the following methods: email us at DCCDocs@loanadministration.com, fax your request to "Loan Workout" at 609-718-2655, mail your completed package to 425 Phillips Blvd. Ewing, NJ 08618 or call us at 800-242-7178.

Sincerely,

Loan Workout Department

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

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XC107 186 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0420736 000022498 09SP05 00064007 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





June 02, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
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PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OFFICE OF HOUSING
SERVICEMEMBERS CIVIL RELIEF ACT NOTICE DISCLOSURE

LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember, may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (SCRA) (50 U.S.C. §§ 3901-4043).

WHO MAY BE ENTITLED TO LEGAL PROTECTIONS UNDER THE SCRA?

- * Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- * Reserve and National Guard personnel who have been activated and are under Federal active duty orders.
- * National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- * Active servicemembers of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- * Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

XC222 126 CPI L4

Page 2

Loan Number: 4774041794

WHAT LEGAL PROTECTIONS ARE SERVICEMEMBERS ENTITLED TO UNDER THE SCRA?

- * The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- * The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- * The SCRA contains many other protections besides those applicable to home loans.

HOW DOES A SERVICEMEMBER OR DEPENDENT REQUEST RELIEF UNDER THE SCRA?

- * In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders and forward to Loan Servicing Department, PO Box 77404, Ewing, NJ 08628. For additional assistance, please contact the Loan Servicing Department at 800-242-7178 or on the web at www.loanadministration.com.
- * There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

HOW DOES A SERVICEMEMBER OR DEPENDENT OBTAIN INFORMATION ABOUT THE SCRA?

- * Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available via web search.
- * "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call (800)342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

XC222 126 CPI L4

Page 3

Thank you for the opportunity to service your loan.

Loan Servicing Department

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XC222 126 CPI L4

(Enclosure:ATT46)



**Servicemembers Civil Relief
Act Notice Disclosure****U.S. Department of Housing
and Urban Development
Office of Housing**OMB Approval 2502 - 0584
Exp 3/31/2021**Legal Rights and Protections Under the SCRA**

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders and forward to Loan Servicing Department, PO Box 77404, Ewing, NJ 08628.
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

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- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

form HUD-92070
(6/2017)

ATT46

May 2019



PO Box 77404
Ewing NJ 08628

+ 0420736 000010902 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





June 02, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Under the Housing and Community Development Act of 1987, you are entitled to counseling through an approved HUD Agency whether or not your loan is secured with the U.S. Department of Housing and Urban Development.

We urge you to take advantage of this service by seeking an appointment with any HUD-approved agency to discuss the delinquent status of your loan. Please call 1-800-569-4287 for further information.

This notification does not imply the availability of financial assistance from HUD, but may provide you with budgeting and financial guidance.

If you have any questions about the content of this letter, please contact us at the number shown.

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:

PO Box 77423
Ewing, NJ 08628

Sincerely,

Loan Workout Department
XC846 062 CPI L4

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

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XC846 062 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0424472 000007061 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





June 15, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606



Dear Customer:

Your loan is still outstanding for two installments.

We must advise you that we have a legal right to start proceedings to
protect our interest. It is urgent that your loan be brought to a current
status, or satisfactory arrangements be made to bring your loan current.

The urgency of this matter demands immediate action on your part.

Sincerely,

Loan Servicing Department
XC018 060 CPI L4

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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XC018 060 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0426951 000004500 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





June 24, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Your loan is delinquent. We are once again reaching out in an effort to work with you in resolving the delinquency on your loan.

Last month, we sent you a package informing you of several workout options available for potentially saving your home from foreclosure. We requested that you contact us upon receipt of the package to discuss these options in more detail.

To date, you have not reached out to discuss your loan. It is imperative that you contact us as soon as possible to discuss your available options and prevent the foreclosure of your home. Please contact our office immediately at 855-839-6253.

Sincerely,

Loan Servicing Department

XC162 060 CPI L4

Page 2

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XC162 060 CPI L4

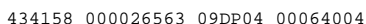


PO Box 77404
Ewing NJ 08628

+ 0434158 000026563 09DP04 00064004 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





If your loan was delinquent at the start of forbearance, it will remain at the same delinquent status throughout the forbearance period unless you bring your account current.

For more information about your credit score please go to:
<https://www.consumer.ftc.gov/articles/0152-credit-scores>.

Do I need to cancel my automatic monthly draft if I am on a forbearance plan?

If your automatic monthly draft was set up with us, we will stop drafting when your forbearance plan begins. There is nothing for you to do. If you set up automatic bill pay with your financial institution, you need to contact them directly to stop automatic drafting.

Note: In order to stop an ACH payment, we need two business days advance notice.

Can I make full or partial payments during my forbearance plan period?

If you're able to make full or partial mortgage payments during the forbearance period, you can. Doing so will reduce the amount due at the end of your forbearance period.

We will hold partial payments in an account until it contains sufficient funds to pay your oldest past-due monthly payment.

If there are funds in the account at the end of your forbearance period, they will be applied to your mortgage in accordance with your mortgage documents.

Will my escrow payments for taxes and insurance premiums continue to be paid out of my escrow account during my forbearance period?

Yes. If your mortgage payment includes an amount set aside to pay taxes and insurance, those payments will be made and assessed against your escrow account.

If your escrow account becomes depleted during your forbearance, your mortgage loan servicer will advance any escrow account shortage for taxes and insurance during the forbearance period. At the end of your forbearance, you will need to repay these advances. Depending on the type of mortgage loan you have, this shortage may be repaid through a replenishment of the escrow account, a repayment plan, or modification at the end of your forbearance period.

If your monthly mortgage payment does not include an additional amount to pay taxes and insurance, you need to continue making those payments yourself during your forbearance.

What do I do if my forbearance period is ending and I am still facing a financial hardship?

Extension of the Forbearance Plan: You may have the ability to extend the forbearance period if needed. There will be no additional fees, penalties or additional interest (beyond scheduled amounts) added to your account, if your hardship continues.

If my financial hardship has ended and I can resume monthly payments, what options are available to me to repay my forbearance?

If your financial hardship has ended, we'll help you evaluate repayment options based on the type of loan you have*. Your options may include:

- **Loan reinstatement:** If you can afford it, you pay any delinquent amounts all at once, including the ones that became due during forbearance.
- **Repayment plan:** A repayment plan allows you to catch up gradually over a period of months while making your regular monthly payments. Portions of your repayment amount are added on to your monthly mortgage payment amount.

- **Deferral:** You may be eligible for a deferment program. Deferral allows you to avoid having to pay your suspended mortgage payments all at once.
- **Loan modification:** Permanently change the terms of your mortgage to bring it current.

**Available options may vary depending on investor guidelines. Additional eligibility requirements and documentation may be required. Please be in touch with us before making any decisions. We are monitoring investor guideline changes to ensure we are considering all available options for you.*

During this forbearance period, what do I have to do?

The best way to use your forbearance period is to examine your financial situation closely. This will enable us to work with you to evaluate the repayment option that works best for you.

As the end of your forbearance period approaches, we will send a notice that requires action on your part—and we will clearly state that. At that time, you will need to assess your situation and consult with us to evaluate options available to you at that time.

If we are unable to make contact with you at that time, your next payment due date will be 09-23-20. In such a case, your forbearance plan could expire, leaving the total amount you owe due all at once. In other words, you would owe all suspended mortgage payments and any previously delinquent amounts, if any.

Please note, this forbearance plan is based on information that you provided verbally or through an evaluation of an incomplete mortgage assistance application whether through a written request or our on-line system. Other mortgage assistance options are available, and you have the option upon the completion of your forbearance period to submit a complete mortgage assistance application to receive an evaluation for all options available after your forbearance period. Available post forbearance options may not all require a complete application. We will work with you prior to the end of your forbearance period to help you determine your best next steps.

What if I have more questions?

If you have any questions or concerns about the contents of this letter, call us at 800-242-7178 during regular business hours.

Please let us know if you experience changes to your situation. The more we know, the more we can help you. You really can rely on us for the help you need right now.

In the meantime, we hope you and your family remain safe and healthy.

Thank you.

Enclosures and Disclosures

XC119 005 DH4 L4



THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY – This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at (888) 995-HOPE, or you can reach them via the web at: www.hud.gov/offices/hsg/sfh/hcc/fc.

XC119 005 DH4 L4

OPTION	OVERVIEW	BENEFIT
Total Re-Instatement	Pay back your past-due payments in a one-time lump sum.	Cures your delinquency and allows you to move forward making your regular scheduled payments.
Repayment Plan	Pay back your past-due payments together with your regular payments over an extended period of time. This option requires a financial assessment to determine the funds you can afford to apply to this plan. The past due amount must be paid back within a 6 month period.	Allows you time to catch up on late payments without having to pay a lump sum.
Forbearance Plan Extended Forbearance Plan	Make reduced mortgage payments or no mortgage payment for a specific period of time. Forbearances may be extended up to 12 months if needed, for specific reasons such as repairs to home, etc. One of the other options outlined must be utilized at the end of the forbearance period.	Ensures you have time to improve your financial situation and get back on your feet.
Modification	Receive modified terms of your mortgage to make it more affordable to manage after successfully making the reduced payment during a "trial period" (i.e. completing a three month trial period plan). With a modification, certain terms of your original mortgage may change, including but not limited to your current interest rate, the maturity date of your loan and your current unpaid principal balance.	Permanently modifies your mortgage so your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
Short Sale	Sell your home for less than the amount due on the existing mortgage. You may still be liable for the difference between the approved short sale price and the original value of the mortgage.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.
Deed-in-lieu of Foreclosure	Transfer the ownership of your property to us.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available. This is useful when there are no other liens on your property.

XC119 005 DH4 L4

PO Box 77404
Ewing NJ 08628

+ 0438477 000020103 09SP05 00064007 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





August 04, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OFFICE OF HOUSING
SERVICEMEMBERS CIVIL RELIEF ACT NOTICE DISCLOSURE

LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember, may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (SCRA) (50 U.S.C. §§ 3901-4043).

WHO MAY BE ENTITLED TO LEGAL PROTECTIONS UNDER THE SCRA?

- * Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- * Reserve and National Guard personnel who have been activated and are under Federal active duty orders.
- * National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- * Active servicemembers of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- * Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

XC222 126 CPI L4

Page 2

Loan Number: 4774041794

WHAT LEGAL PROTECTIONS ARE SERVICEMEMBERS ENTITLED TO UNDER THE SCRA?

- * The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- * The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- * The SCRA contains many other protections besides those applicable to home loans.

HOW DOES A SERVICEMEMBER OR DEPENDENT REQUEST RELIEF UNDER THE SCRA?

- * In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders and forward to Loan Servicing Department, PO Box 77404, Ewing, NJ 08628. For additional assistance, please contact the Loan Servicing Department at 800-242-7178 or on the web at www.loanadministration.com.
- * There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

HOW DOES A SERVICEMEMBER OR DEPENDENT OBTAIN INFORMATION ABOUT THE SCRA?

- * Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available via web search.
- * "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call (800)342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

XC222 126 CPI L4

Page 3

Thank you for the opportunity to service your loan.

Loan Servicing Department

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

XC222 126 CPI L4

(Enclosure:ATT46)



**Servicemembers Civil Relief
Act Notice Disclosure****U.S. Department of Housing
and Urban Development
Office of Housing**OMB Approval 2502 - 0584
Exp 3/31/2021**Legal Rights and Protections Under the SCRA**

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders and forward to Loan Servicing Department, PO Box 77404, Ewing, NJ 08628.
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

form HUD-92070
(6/2017)

ATT46

May 2019



PO Box 77404
Ewing NJ 08628

+ 0445653 000049842 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





August 28, 2020

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055

Hours of Operation:
Customer Service: Monday-Friday, 8:30 am to 8:00 pm
Collections Dept.: Monday-Friday, 8:30 AM to 10:00 PM ET

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 LAKESHORE AV 16
16
OAKLAND CA 94606

Dear Customer:

You are approaching the end of your forbearance plan period, and we're here to help with what's next. During your forbearance period, your monthly mortgage payments (principal, interest, and escrow) were suspended. Forbearance does not mean your payments have been forgiven.

Under this forbearance plan, your loan is currently due for the 06/23/2020 payment. The forbearance plan began on 06/23/2020 and will end on 09/22/2020.

Consider Your Options Now

We are committed to working with you during this difficult time, to help you understand available options and guide you through the process. Whether you are still in need of mortgage payment assistance or are able to repay, it's time to consider your situation. As with all major financial decisions – and especially those affecting your home – you should carefully consider all the implications, weigh your options and run the numbers.

If my hardship has not ended, what options may be available now?

For loans that are not federally backed, meaning they may be owned by another financial institution, such as a bank or credit union, there may be a number of options available should you be experiencing a financial hardship due to the coronavirus. Those options may depend on both your financial institution as well as state guidelines.

If my financial hardship has ended and I can resume monthly payments, what options are available to me to repay my forbearance?

The repayment options available to you depend on the type of loan you have.* They include paying back your suspended payments all at once, paying them back gradually over a period of time, deferring payments, or modifying your loan.

**Available options may vary depending on investor guidelines and additional eligibility requirements and documentation may be required for these options.*

LM629 L4

Next Steps

As we shared here and in our initial letter to you, your forbearance plan expires on 09/22/2020. At that time, the total amount of all outstanding monthly mortgage payments that were suspended during the entire forbearance period, as well as any previously delinquent amounts, will become due, so now is the time to act.

Whether your financial hardship has ended and you are ready to begin repayment, or you still need mortgage assistance, please call us at 800-242-7178 for information and next steps on getting the help you need.

Thank you.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY – This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at (888) 995-HOPE, or you can reach them via the web at: www.hud.gov/offices/hsg/sfh/hcc/fc.

LM629 L4



PO Box 77404
Ewing NJ 08628

+ 0451454 000012657 09DP04 00064004 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





September 16, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

As the coronavirus pandemic continues, so do our efforts to do all that we
can to help you. We have been unable to reach you regarding your forbearance
plan.

Because your initial forbearance period is coming to an end on
09-22-20, we have automatically extended your forbearance period an
additional 30 days. Your forbearance extension will end on 10-22-20.

In the event that you are no longer impacted by the pandemic and would like
to cancel your forbearance and discuss options to resolve your account,
please visit www.loanadministration.com.

Remember that during your forbearance period, your monthly mortgage payments
(principal, interest, and escrow) are suspended. However, your payments are
not forgiven. You are still required to fully repay your suspended payments.
That is why it is important for you to contact us to discuss your options.

When your forbearance plan extension ends, your next payment due date will
be 10-23-20. At that time the total amount of all outstanding
monthly mortgage payments that were suspended during your forbearance
period, as well as any previously delinquent amounts, will become due.
Before your forbearance period ends, we will work with you to determine
available mortgage assistance options based on the type of loan you have
and your financial situation at that time.

LM670 009 DH4 L4

Page 2

IMPORTANT REMINDERS:

ESCROW: If your mortgage payment includes an amount set aside to pay taxes and insurance, those payments will be made and assessed against your escrow account. If your escrow account becomes depleted during your forbearance, your mortgage loan servicer will advance any escrow account shortage for taxes and insurance during the forbearance period. At the end of your forbearance, you will need to repay these advances. Depending on the type of mortgage loan you have, this shortage may be repaid through a replenishment of the escrow account, a repayment plan, or modification at the end of your forbearance period.

If your monthly mortgage payment does not include an additional amount to pay taxes and insurance, you need to continue making those payments yourself during your forbearance.

CREDIT REPORTING: If your loan was current at the start of forbearance, it will remain in a current status for credit reporting throughout the forbearance period. If your loan was delinquent at the start of forbearance, it will remain at the same delinquent status throughout the forbearance period unless you bring your account current.

For more information about your credit score, please go to consumer.ftc.gov/articles/0152-credit-scores.

MAKING PAYMENTS DURING FORBEARANCE: If you're able to make full or partial mortgage payments during the forbearance period, you can. Doing so will reduce the amount due at the end of your forbearance period. We will hold partial payments in an account until it contains sufficient funds to pay your oldest past-due monthly payment. If there are funds in the account at the end of your forbearance period, they will be applied to your mortgage in accordance with your mortgage documents.

When your forbearance ends, or if your financial hardship ends and you can resume monthly payments, there are repayment options available to you.

- LOAN REINSTATEMENT: If you can afford it, you pay any delinquent amounts all at once, including the ones that became due during forbearance.
- REPAYMENT PLAN: A repayment plan allows you to catch up gradually over a period of months while making your regular monthly payments. Portions of your repayment amount are added on to your monthly mortgage payment amount. *
- DEFERRAL: You may be eligible for the deferment programs announced by Fannie Mae and Freddie Mac. These went into effect July 1, 2020, and are available only after your forbearance periods are exhausted or your financial hardship has ended. Deferral allows you to avoid having to pay your suspended mortgage payments all at once, typically by adding a non-interest-bearing loan at the end of your mortgage, repayable at the end of your loan or if you sell your home. PLEASE BE AWARE THAT SHOULD YOU BE ELIGIBLE FOR DEFERRAL, YOU MAY ONLY TAKE ADVANTAGE OF THIS OPTION ONCE.

LM670 009 DH4 L4

Page 3

- PARTIAL CLAIM: for FHA-insured loans: If you have an FHA loan and occupy your property, two options may allow you to defer suspended payments or modify the terms of your loan. The COVID-19 National Emergency Standalone Partial Claim option says that if you're less than 30 days delinquent as of March 1, 2020, you can defer suspended payments until your loan is paid off. If you are not eligible for this, you may qualify for the FHA's other loss-mitigation tools that can help you repay the balance owed over time. * PLEASE BE AWARE THAT SHOULD YOU BE ELIGIBLE FOR THE PARTIAL CLAIM, YOU MAY ONLY TAKE ADVANTAGE OF THIS OPTION ONCE.
- LOAN MODIFICATION: Permanently change the terms of your mortgage to bring it current. *
- FOR VA LOANS: You may be eligible for loan modification or extension plans that would allow you to alter the terms of your mortgage to account for the suspended payments. *
- FOR USDA LOANS: You may qualify for loan modification or extension plans that would allow you to alter the terms of your mortgage to account for the suspended payments. *

* Available options may vary depending on investor guidelines. Additional eligibility requirements and documentation may be required. Please contact us before making any decisions. We are monitoring investor guideline changes to ensure we are considering all available options for you.

ONGOING COMMUNICATION

We are required to send certain letters, including delinquency letters, to ensure compliance with regulatory requirements. Please refer to your forbearance letter, which outlines the terms of your forbearance. Despite receiving these letters, you will not be required to make any payments during the forbearance period.

We are also required to send you a billing statement for every billing cycle, even while you are on a forbearance plan. The statement will show your account history and total amount due. Please refer to your forbearance letter, which outlines the terms of your forbearance.

In the event that you need to reach us to discuss the status of your account, please visit www.loanadministration.com. The more we know, the more we can help you.

In the meantime, we hope you and your family remain safe and healthy.

Thank you.

Enclosure

LM670 009 DH4 L4

Page 4

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

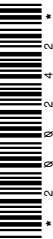
NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

Failure to abide by the terms of the agreement will result in the termination of the Forbearance Plan and all missed payments being due immediately.

LM670 009 DH4 L4

(Enclosure:ATT21_ATT22)

OPTION	OVERVIEW	BENEFIT
Total Re-Instatement	Pay back your past-due payments in a one-time lump sum.	Cures your delinquency and allows you to move forward making your regular scheduled payments.
Repayment Plan	Pay back your past-due payments together with your regular payments over an extended period of time. This option requires a financial assessment to determine the funds you can afford to apply to this plan. The past due amount must be paid back within a 6 month period.	Allows you time to catch up on late payments without having to pay a lump sum.
Forbearance Plan Extended Forbearance Plan	Make reduced mortgage payments or no mortgage payment for a specific period of time. Forbearances may be extended up to 12 months if needed, for specific reasons such as repairs to home, etc. One of the other options outlined must be utilized at the end of the forbearance period.	Ensures you have time to improve your financial situation and get back on your feet.
Modification	Receive modified terms of your mortgage to make it more affordable to manage after successfully making the reduced payment during a "trial period" (i.e. completing a three month trial period plan). With a modification, certain terms of your original mortgage may change, including but not limited to your current interest rate, the maturity date of your loan and your current unpaid principal balance.	Permanently modifies your mortgage so your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
Short Sale	Sell your home for less than the amount due on the existing mortgage. You may still be liable for the difference between the approved short sale price and the original value of the mortgage.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.
Deed-in-lieu of Foreclosure	Transfer the ownership of your property to us.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available. This is useful when there are no other liens on your property.





PO Box 77404
Ewing NJ 08628

+ 0463863 000023613 09DP02 00064000 L4 P4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





October 29, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606 1055

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16

16

Oakland CA 94606

Dear Customer(s):

As the coronavirus pandemic continues, so do our efforts to do all that we can to help you. We have been unable to reach you to let you know that your forbearance plan expired 10/22/2020.

Remember that during your forbearance period, your monthly mortgage payments (principal, interest, and escrow) were suspended. Forbearance does not mean your payments have been forgiven.

If your hardship has ended, the repayment options available to you depend on the type of loan you have.* They include paying back your suspended payments all at once, paying them back gradually over a period of time, deferring payments, or modifying your loan.

**Available options may vary depending on investor guidelines and additional eligibility requirements and documentation may be required for these options. We are continually monitoring investor guideline changes to ensure we are considering all available options for you.*

LM977 004 JCM L4



If my financial hardship has ended and I can resume monthly payments, what options are available to me to repay my forbearance?

The repayment options available to you depend on the type of loan you have.* They include paying back your suspended payments all at once, paying them back gradually over a period of time, deferring payments, or modifying your loan.

**Available options may vary depending on investor guidelines and additional eligibility requirements and documentation may be required for these options.*

We'd like to talk with you about your options after forbearance, but we must hear from you immediately to possibly avoid any foreclosure action being taken.

Please call us at 800-242-7178 during regular business hours to discuss how we may be able to assist you with any financial difficulties that you may be experiencing at this time.

We hope you and your family remain safe and healthy.

Thank you.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

LM977 004 JCM L4



PO Box 77404
Ewing NJ 08628

+ 0465733 000002914 09DP04 00064004 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





November 05, 2020

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

As the coronavirus pandemic continues, so do our efforts to do all that we
can to help you. We have been unable to reach you regarding your forbearance
plan.

Because your initial forbearance period is coming to an end on
10-22-20, we have automatically extended your forbearance period an
additional 30 days. Your forbearance extension will end on 12-22-20.

In the event that you are no longer impacted by the pandemic and would like
to cancel your forbearance and discuss options to resolve your account,
please visit www.loanadministration.com.

Remember that during your forbearance period, your monthly mortgage payments
(principal, interest, and escrow) are suspended. However, your payments are
not forgiven. You are still required to fully repay your suspended payments.
That is why it is important for you to contact us to discuss your options.

When your forbearance plan extension ends, your next payment due date will
be 12-23-20. At that time the total amount of all outstanding
monthly mortgage payments that were suspended during your forbearance
period, as well as any previously delinquent amounts, will become due.
Before your forbearance period ends, we will work with you to determine
available mortgage assistance options based on the type of loan you have
and your financial situation at that time.

LM670 009 DF0 L4

Page 2

IMPORTANT REMINDERS:

ESCROW: If your mortgage payment includes an amount set aside to pay taxes and insurance, those payments will be made and assessed against your escrow account. If your escrow account becomes depleted during your forbearance, your mortgage loan servicer will advance any escrow account shortage for taxes and insurance during the forbearance period. At the end of your forbearance, you will need to repay these advances. Depending on the type of mortgage loan you have, this shortage may be repaid through a replenishment of the escrow account, a repayment plan, or modification at the end of your forbearance period.

If your monthly mortgage payment does not include an additional amount to pay taxes and insurance, you need to continue making those payments yourself during your forbearance.

CREDIT REPORTING: If your loan was current at the start of forbearance, it will remain in a current status for credit reporting throughout the forbearance period. If your loan was delinquent at the start of forbearance, it will remain at the same delinquent status throughout the forbearance period unless you bring your account current.

For more information about your credit score, please go to consumer.ftc.gov/articles/0152-credit-scores.

MAKING PAYMENTS DURING FORBEARANCE: If you're able to make full or partial mortgage payments during the forbearance period, you can. Doing so will reduce the amount due at the end of your forbearance period. We will hold partial payments in an account until it contains sufficient funds to pay your oldest past-due monthly payment. If there are funds in the account at the end of your forbearance period, they will be applied to your mortgage in accordance with your mortgage documents.

When your forbearance ends, or if your financial hardship ends and you can resume monthly payments, there are repayment options available to you.

- LOAN REINSTATEMENT: If you can afford it, you pay any delinquent amounts all at once, including the ones that became due during forbearance.
- REPAYMENT PLAN: A repayment plan allows you to catch up gradually over a period of months while making your regular monthly payments. Portions of your repayment amount are added on to your monthly mortgage payment amount. *
- DEFERRAL: You may be eligible for the deferment programs announced by Fannie Mae and Freddie Mac. These went into effect July 1, 2020, and are available only after your forbearance periods are exhausted or your financial hardship has ended. Deferral allows you to avoid having to pay your suspended mortgage payments all at once, typically by adding a non-interest-bearing loan at the end of your mortgage, repayable at the end of your loan or if you sell your home. PLEASE BE AWARE THAT SHOULD YOU BE ELIGIBLE FOR DEFERRAL, YOU MAY ONLY TAKE ADVANTAGE OF THIS OPTION ONCE.

LM670 009 DF0 L4

Page 3

- PARTIAL CLAIM: for FHA-insured loans: If you have an FHA loan and occupy your property, two options may allow you to defer suspended payments or modify the terms of your loan. The COVID-19 National Emergency Standalone Partial Claim option says that if you're less than 30 days delinquent as of March 1, 2020, you can defer suspended payments until your loan is paid off. If you are not eligible for this, you may qualify for the FHA's other loss-mitigation tools that can help you repay the balance owed over time. * PLEASE BE AWARE THAT SHOULD YOU BE ELIGIBLE FOR THE PARTIAL CLAIM, YOU MAY ONLY TAKE ADVANTAGE OF THIS OPTION ONCE.
- LOAN MODIFICATION: Permanently change the terms of your mortgage to bring it current. *
- FOR VA LOANS: You may be eligible for loan modification or extension plans that would allow you to alter the terms of your mortgage to account for the suspended payments. *
- FOR USDA LOANS: You may qualify for loan modification or extension plans that would allow you to alter the terms of your mortgage to account for the suspended payments. *

* Available options may vary depending on investor guidelines. Additional eligibility requirements and documentation may be required. Please contact us before making any decisions. We are monitoring investor guideline changes to ensure we are considering all available options for you.

ONGOING COMMUNICATION

We are required to send certain letters, including delinquency letters, to ensure compliance with regulatory requirements. Please refer to your forbearance letter, which outlines the terms of your forbearance. Despite receiving these letters, you will not be required to make any payments during the forbearance period.

We are also required to send you a billing statement for every billing cycle, even while you are on a forbearance plan. The statement will show your account history and total amount due. Please refer to your forbearance letter, which outlines the terms of your forbearance.

In the event that you need to reach us to discuss the status of your account, please visit www.loanadministration.com. The more we know, the more we can help you.

In the meantime, we hope you and your family remain safe and healthy.

Thank you.

Enclosure

LM670 009 DF0 L4

Page 4

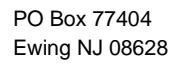
THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

Failure to abide by the terms of the agreement will result in the termination of the Forbearance Plan and all missed payments being due immediately.

LM670 009 DF0 L4

(Enclosure:ATT21_ATT22)



THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





December 02, 2020

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055

Hours of Operation:
Customer Service: Monday-Friday, 8:30 am to 8:00 pm
Collections Dept.: Monday-Friday, 8:30 AM to 10:00 PM ET

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 LAKESHORE AV 16
16
OAKLAND CA 94606

Dear Customer:

You are approaching the end of your forbearance plan period, and we're here to help with what's next. During your forbearance period, your monthly mortgage payments (principal, interest, and escrow) were suspended. Forbearance does not mean your payments have been forgiven.

Under this forbearance plan, your loan is currently due for the 06/23/2020 payment. The forbearance plan began on 06/23/2020 and will end on 12/22/2020.

Consider Your Options Now

We are committed to working with you during this difficult time, to help you understand available options and guide you through the process. Whether you are still in need of mortgage payment assistance or are able to repay, it's time to consider your situation. As with all major financial decisions – and especially those affecting your home – you should carefully consider all the implications, weigh your options and run the numbers.

If my hardship has not ended, what options may be available now?

For loans that are not federally backed, meaning they may be owned by another financial institution, such as a bank or credit union, there may be a number of options available should you be experiencing a financial hardship due to the coronavirus. Those options may depend on both your financial institution as well as state guidelines.

If my financial hardship has ended and I can resume monthly payments, what options are available to me to repay my forbearance?

The repayment options available to you depend on the type of loan you have.* They include paying back your suspended payments all at once, paying them back gradually over a period of time, deferring payments, or modifying your loan.

**Available options may vary depending on investor guidelines and additional eligibility requirements and documentation may be required for these options.*

LM629 L4

Next Steps

As we shared here and in our initial letter to you, your forbearance plan expires on 12/22/2020. At that time, the total amount of all outstanding monthly mortgage payments that were suspended during the entire forbearance period, as well as any previously delinquent amounts, will become due, so now is the time to act.

Whether your financial hardship has ended and you are ready to begin repayment, or you still need mortgage assistance, please call us at 800-242-7178 for information and next steps on getting the help you need.

Thank you.

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NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY – This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at (888) 995-HOPE, or you can reach them via the web at: www.hud.gov/offices/hsg/sfh/hcc/fc.

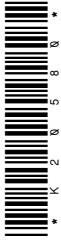
LM629 L4



PO Box 77404
Ewing NJ 08628

+ 0484760 000010443 09DP02 00064000 L4 P4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





January 07, 2021

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606 1055

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16

16

Oakland CA 94606

Dear Customer(s):

As the coronavirus pandemic continues, so do our efforts to do all that we can to help you. We have been unable to reach you to let you know that your forbearance plan expired 12/22/2020.

Remember that during your forbearance period, your monthly mortgage payments (principal, interest, and escrow) were suspended. Forbearance does not mean your payments have been forgiven.

If your hardship has ended, the repayment options available to you depend on the type of loan you have.* They include paying back your suspended payments all at once, paying them back gradually over a period of time, deferring payments, or modifying your loan.

**Available options may vary depending on investor guidelines and additional eligibility requirements and documentation may be required for these options. We are continually monitoring investor guideline changes to ensure we are considering all available options for you.*

LM977 005 DF0 L4

If my financial hardship has ended and I can resume monthly payments, what options are available to me to repay my forbearance?

The repayment options available to you depend on the type of loan you have.* They include paying back your suspended payments all at once, paying them back gradually over a period of time, deferring payments, or modifying your loan.

**Available options may vary depending on investor guidelines and additional eligibility requirements and documentation may be required for these options.*

We'd like to talk with you about your options after forbearance, but we must hear from you immediately to possibly avoid any foreclosure action being taken.

Please call us at 800-242-7178 during regular business hours to discuss how we may be able to assist you with any financial difficulties that you may be experiencing at this time.

We hope you and your family remain safe and healthy.

Thank you.

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LM977 005 DF0 L4



PO Box 77404
Ewing NJ 08628

+ 0488247 000027924 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





January 19, 2021

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

As of the date of this letter we have not received your past due payments.

Since you have not contacted us regarding your delinquency, we are referring your loan to the Foreclosure Review Committee. If foreclosure is initiated, any legal fees and costs will be your responsibility and must be paid prior to reinstatement.

Thank you.

XC012 076 CPI L4

SEE REVERSE SIDE FOR ADDITIONAL IMPORTANT INFORMATION

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

XC012 076 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0501044 000005423 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





March 01, 2021

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606 1055

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.

Dear Customer:

This is a legally required notice. We are sending this notice to you because you are behind on your mortgage payment. We want to notify you of possible ways to avoid losing your home. We have a right to invoke foreclosure based on the terms of your mortgage contract. Please read this letter carefully.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

We acknowledge the default may be partially or fully due to circumstances beyond your control. Your account has been assigned to the Loan Workout Department and we encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and avoid foreclosure. You may be eligible for one or more of the following homeowner assistance programs, however, please be aware there are no guarantees you will qualify for any of these options:

***REPAYMENT PLAN:** We may be able to arrange an alternative payment plan, which will bring your account current over a period of time.

***FORBEARANCE PLAN:** We may be able to temporarily reduce or suspend your monthly mortgage payments to give you time to recover from your financial hardship. You would be responsible for bringing the loan current by the end of the forbearance period.

***LOAN MODIFICATION:** We may be able to modify the terms of your loan to bring your account current, and in some cases, defer principal, temporarily or permanently lower your interest rate and monthly mortgage payment based on the guidelines of the owner of your loan (the "Investor").

***PRE-FORECLOSURE SALE:** With approval from your Investor, you may be eligible to sell your home before foreclosure can occur even if the value of your property is less than the amount you owe.

***DEED-IN-LIEU:** If all other alternatives are unavailable to you, and if the Investor agrees, you may be able to deed the property to the Investor, rather than have the property foreclosed upon. In addition to other Investor requirements, in order for the Investor to accept a deed-in-lieu of foreclosure, there can be no other liens, including second mortgages, or other conditions that could affect title to the mortgaged property and the mortgaged property must be vacant.

XC107 186 CPI L4 (BO)

Loan Number: 4774041794

Housing Counselors and legal assistance may also be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

* United States Department of Housing and Urban Development:
Toll free: 1 (800) 569-4287
www.hud.gov/offices/hsg/sfh/hcc/fc

We are ready to assist you. Please gather the information that provides your reason for financial hardship and monthly income and expenses for all borrowers. You may contact us through the following methods: email us at DCCDocs@loanadministration.com, fax your request to "Loan Workout" at (609) 718-2655, mail your completed package to 425 Phillips Blvd. Ewing, NJ 08618 or call us at 800-242-7178.

Thank you.

Required Legal Notices

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XC107 186 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0501044 000005422 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





March 01, 2021

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Under the Housing and Community Development Act of 1987, you are entitled to counseling through an approved HUD Agency whether or not your loan is secured with the U.S. Department of Housing and Urban Development (HUD).

HUD-approved housing counseling agencies are available to provide you with the information and assistance you need to avoid foreclosure. Housing counselors at non-profit or government agencies approved by HUD are trained to help homeowners who are having problems making their mortgage payments. Counselors can help you find the best option for your situation. HUD-approved housing counseling agencies cannot charge to help you explore your options if you are having trouble paying your mortgage loan.

We urge you to take advantage of this service by seeking an appointment with a HUD-approved housing counseling agency. You may call (800)569-4287 to obtain a list of housing counseling agencies in your area.

For individuals with hearing or speech impairments that are in need of counseling services please access HUD's toll-free number via TTY by calling the Federal Information Relay Service at (800)877-8339.

Please note that you can also seek foreclosure assistance at no charge by calling the HOPE Hotline at (888)995-HOPE.

XC846 068 CPI L4

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 2

This notification does not imply the availability of financial assistance from HUD, however a HUD-approved agency may be able to provide you with budgeting and financial guidance.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Thank you.

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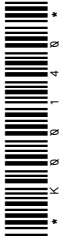
XC846 068 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0528320 000021101 09DP02 00064000 L4

Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606





April 05, 2021

Hours of Operation:
Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

NOTICE

This notice is to inform you that you have defaulted in your obligations under the terms of a Note and Mortgage on the mortgaged property listed above, and to advise you of certain rights you have under the loan documents. For the purposes of this notice, the term Note means a mortgage note, bond or similar agreement to repay a loan and the term Mortgage means a mortgage, a deed of trust, security deed or other similar security instrument that secures the Note. If you did not execute the Note or assume the subject loan, this letter is not an attempt to collect the debt from you.

The default consists of your failure to pay the monthly mortgage payments due beginning June 23, 2020 until the present. The total amount due to cure the loan may also include sums for unpaid escrow deposits and late charges. The total amount due as of the date of this letter is \$ 4962.99.

You have the right to cure the default on or before the date identified below by sending the required amount of \$ 4962.99 to:

Loan Servicing
PO Box 77407
Ewing, NJ 08628

IF YOUR NEXT PAYMENT DUE DATE OCCURS ON OR BEFORE YOU SUBMIT THE TOTAL AMOUNT DUE TO CURE THE DEFAULT, the default will not be cured unless your next payment is made in addition to the Total Amount Due. You are not required to pay your next monthly payment in advance.

AM002 058 DYW L4

Page 2

Loan Number: 4774041794

The Cure Amount must be received in our office on or before May 10, 2021, or if that day is a weekend or holiday, the following business day. Our acceptance of one or more partial payments will not delay or prevent us from accelerating the indebtedness if you do not cure the default in full.

Failure to pay the Cure Amount on or before May 10, 2021, may result in: 1) acceleration of all sums secured by the Mortgage to be immediately due and payable and 2) sale of the mortgaged property. If you fail to pay the Cure Amount by May 10, 2021, we, at our option, may require immediate payment of all sums secured by the Mortgage without further demand and may invoke the power of sale and any other remedies permitted by applicable law.

A deficiency judgment may be pursued following foreclosure proceedings according to the terms of your loan documents and as permitted by law. Please be advised that if your debt was discharged in bankruptcy, a deficiency judgment will not be pursued.

You have the right to reinstate after acceleration by paying all amounts secured by the Mortgage including, but not limited to, reasonable attorney fees, trustee fees, costs of title evidence and other appropriate costs, as applicable. You also have the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

The following amounts, if any, are also due, however, they are not necessary to reinstate your loan.

Recoverable Corporate Advance	\$	170.00
Escrow Advance	\$	.00
Other Non-Secured Amounts	\$	.00
Total	\$	170.00

If you have any questions or need additional information, please contact us at 800-242-7178.

Required Legal Notice

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.

AM002 058 DYW L4



PO Box 77404
Ewing NJ 08628

+ 0571356 000004140 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





August 25, 2021

Hours of Operation:
Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606 1055

Qualified Written Requests, notifications of error, or requests for
information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

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Dear Customer:

This is a legally required notice. We are sending this notice to you because you are behind on your mortgage payment. We want to notify you of possible ways to avoid losing your home. We have a right to invoke foreclosure based on the terms of your mortgage contract. Please read this letter carefully.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

We acknowledge the default may be partially or fully due to circumstances beyond your control. Your account has been assigned to the Loan Workout Department and we encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and avoid foreclosure. You may be eligible for one or more of the following homeowner assistance programs, however, please be aware there are no guarantees you will qualify for any of these options:

***REPAYMENT PLAN:** We may be able to arrange an alternative payment plan, which will bring your account current over a period of time.

***FORBEARANCE PLAN:** We may be able to temporarily reduce or suspend your monthly mortgage payments to give you time to recover from your financial hardship. You would be responsible for bringing the loan current by the end of the forbearance period.

***LOAN MODIFICATION:** We may be able to modify the terms of your loan to bring your account current, and in some cases, defer principal, temporarily or permanently lower your interest rate and monthly mortgage payment based on the guidelines of the owner of your loan (the "Investor").

***PRE-FORECLOSURE SALE:** With approval from your Investor, you may be eligible to sell your home before foreclosure can occur even if the value of your property is less than the amount you owe.

***DEED-IN-LIEU:** If all other alternatives are unavailable to you, and if the Investor agrees, you may be able to deed the property to the Investor, rather than have the property foreclosed upon. In addition to other Investor requirements, in order for the Investor to accept a deed-in-lieu of foreclosure, there can be no other liens, including second mortgages, or other conditions that could affect title to the mortgaged property and the mortgaged property must be vacant.

XC107 186 CPI L4 (BO)

Loan Number: 4774041794

Housing Counselors and legal assistance may also be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

* United States Department of Housing and Urban Development:
Toll free: 1 (800) 569-4287
www.hud.gov/offices/hsg/sfh/hcc/fc

We are ready to assist you. Please gather the information that provides your reason for financial hardship and monthly income and expenses for all borrowers. You may contact us through the following methods: email us at DCCDocs@loanadministration.com, fax your request to "Loan Workout" at (609) 718-2655, mail your completed package to 425 Phillips Blvd. Ewing, NJ 08618 or call us at 800-242-7178.

Thank you.

Required Legal Notices

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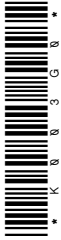
XC107 186 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0577205 000091811 09SP02 00064001 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055





September 14, 2021

Hours of Operation:

Customer Service Monday-Friday, 8:30 AM to 8:00 pm ET

Collections Dept.: Monday-Friday, 8:00 AM to 9:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Qualified Written Requests, notifications of error, or requests
for information concerning your loan must be directed to: PO Box 77423,
Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 LAKESHORE AV 16
16

OAKLAND CA 94606

Dear Customer:

A recent review of your loan showed that a billing statement sent to you between the months of April and June 2021 may not have included the late fees assessed in the transaction history section of the document. However, the late fees were included in the total fees due. For your convenience, we are providing the below summary of late charge activity during that timeframe.

04/12/2021	29.46	Assessed
05/12/2021	30.56	Assessed
06/11/2021	30.56	Assessed

There is no action required on your part. Our intention is to ensure that you have a record of the proper details relating to your loan during the months of April, May, and June when late fees may not have been categorized separately on your statement.

Thank you.

Required Legal Notice(s)

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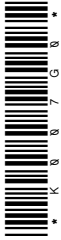
MS017



PO Box 77404
Ewing NJ 08628

+ 0587826 000005519 09DP02 00064000 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





October 20, 2021

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Your forbearance plan period has ended, and we're here to help with what's next. During your forbearance period, your monthly mortgage payments (principal and interest) were suspended. Forbearance does not mean your payments have been forgiven. Whether you are still in need of mortgage payment assistance or are able to repay, it's time to consider your situation.

IF MY HARDSHIP HAS NOT ENDED, WHAT OPTIONS MAY BE AVAILABLE NOW?

Under the CARES Act, you may be able to extend your forbearance if you have a federally backed loan. The CARES Act provides an initial forbearance period of up to 180 days followed by an additional 180 days. Under other investor guidance, you may be eligible for further extensions. There will be no added fees, penalties or additional interest (beyond scheduled amounts) added to your account, if your hardship continues.

For loans that are not federally backed, meaning they may be owned by another financial institution, such as a bank or credit union, there may be a number of options available should you be experiencing a financial hardship due to the coronavirus. Those options may depend on both your financial institution as well as state guidelines.

LM455 002 CPI L4

IF MY HARDSHIP HAS ENDED, WHAT OPTIONS MAY BE AVAILABLE NOW?

We'll help you evaluate repayment options based on the type of loan you have. If you are able to repay your suspended payments all at once, your next step is Loan Reinstatement. By repaying all of your suspended and any other past due payments, you Reinstate Your Loan and put your mortgage back on track.

If you are able to make regular monthly payments but not able to repay your suspended payments all at once, you have two options:

OPTION 1: DEFERRAL: A Deferral allows you to avoid having to pay your suspended mortgage payments all at once, typically by adding a non-interest-bearing balance at the end of your mortgage, repayable either at loan payoff or maturity.

OPTION 2: MODIFICATION: A Modification requires additional financial documentation to help us evaluate other alternatives that may include restructuring the terms of your current mortgage/loan to allow for repayment of the outstanding debt.

* Available options may vary depending on investor guidelines.

No matter what your financial situation, our website is the quickest way to make your request and get started. Visit <https://www.loanadministration.com> today.

Thank you.

Required Legal Notice(s)

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LM455 002 CPI L4



PO Box 77404
Ewing NJ 08628

+ 0617960 000008498 09DP02 00064000 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





February 02, 2022

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

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of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

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LM455 003 CPI L4

IF MY HARDSHIP HAS ENDED, WHAT OPTIONS MAY BE AVAILABLE NOW?

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LM455 003 CPI L4



PO Box 77404
Ewing, NJ 08628

IMPORTANT PRIVACY CHOICES

+ 0621018 000364297 09CTL5 0944703 L4
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

February 28, 2022



RE: Loan Number# 4774041794





FACTS

WHAT DOES CITI DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • account balances and employment information • credit history and transaction history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citi chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citi share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 1-888-214-0017 - our menu will prompt you through your choices. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258 <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us any time to limit our sharing.</p>
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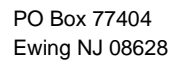
Questions?	Call 1-888-214-0017. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258
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Page 2

Who we are	
Who is providing this notice?	This notice is provided by Citibank, N.A. for individual clients of its mortgage and home equity business in the United States, CitiMortgage, Inc. and Central Loan Administration & Reporting ("Cenlar"). CitiMortgage provides servicing on behalf of Citi affiliates, including Citibank, N.A. and Citigroup Global Markets Realty Group, Cenlar services your home equity loan on behalf of CitiMortgage, Inc.
What we do	
How does Citi protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citi collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • provide account information or give us your contact information • provide employment information or apply for a loan • give us your income information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your credit worthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Citi name and financial companies such as Citigroup Global Markets, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies and other financial companies.</i>
Other important information	
<p>For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. For additional information concerning our privacy policies call 1-888-214-0017. For Speech and Hearing Impaired Customers TTY: (800) 945-0258.</p> <p>For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.</p>	

Citi acquires and uses services provided by third parties that collect and analyze customer data. This information may be used to service your accounts and for marketing purposes. For additional information about our privacy practices please go to www.citi.com/privacy.



Age Group	Number of People
0-4	10
5-9	15
10-14	20
15-19	25
20-24	30
25-29	25
30-34	20
35-39	15
40-44	10
45-49	15
50-54	20
55-59	25
60-64	30
65-69	35
70-74	30
75-79	25
80-84	20
85-89	15
90-94	10
95-99	5





February 18, 2022

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606 1055

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

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We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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***DEED-IN-LIEU:** If all other alternatives are unavailable to you, and if the Investor agrees, you may be able to deed the property to the Investor, rather than have the property foreclosed upon. In addition to other Investor requirements, in order for the Investor to accept a deed-in-lieu of foreclosure, there can be no other liens, including second mortgages, or other conditions that could affect title to the mortgaged property and the mortgaged property must be vacant.

XC107 186 CPI L4 (BO)

855-839-6253 • www.loanadministration.com

Persons who are deaf, hard of hearing, or have limited speech may dial TTY 711.

Loan Number: 4774041794

Housing Counselors and legal assistance may also be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

* United States Department of Housing and Urban Development:
Toll free: (800) 569-4287
www.hud.gov/offices/hsg/sfh/hcc/fc

We are ready to assist you. Please gather the information that provides your reason for financial hardship and monthly income and expenses for all borrowers. You may contact us through the following methods: email us at DCCDocs@loanadministration.com, fax your request to Loan Workout at (609) 718-2655, mail your completed package to 425 Phillips Blvd. Ewing, NJ 08618 or call us at 800-242-7178.

Thank you.

Required Legal Notice(s)

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XC107 186 CPI L4



CALIFORNIA DUE DILIGENCE REVIEW

DATE REVIEWED: April 29, 2022

LOAN NUMBER: 4774041794

BORROWERS NAME(S) :

1. Theya Kanagaratnam
- 2.

1st LETTER DATE:

1st CALL DATE:
TIME:

2nd CALL DATE:
TIME:

3rd CALL DATE:
TIME:

2nd LETTER DATE:

CA SCRIPT DATE:

XC179 054 JVM L4



April 29, 2022

Theya Kanagaratnam
2316 Lakeshore Av 16
16
Oakland CA 94606

RE: Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

DECLARATION

The undersigned mortgage servicer for the beneficiary hereby represents and declares as follows:

1. On _____ the mortgage servicer contacted the borrower(s) to assess their financial situation and to explore options to avoid foreclosure. During this contact the borrower(s) was advised he or she has the right to schedule a follow-up meeting to occur within 14 days. Further, the borrower(s) was provided the toll-free telephone number to find a HUD-certified housing counseling agency.
2. No contact was made with the borrower despite the due diligence of the mortgage servicer pursuant to California Civil Code 2923.55, (e), including (a) Mailing a first-class letter to the borrower(s) which included a toll free number to contact a HUD-certified housing counseling agency; (b) Attempting to contact the borrower(s) by telephone at the primary telephone number on file at least three times at different hours and on different days, or determining that the primary and secondary phone numbers on file were disconnected; or determining the borrower(s) or his or her authorized agent notified the mortgage servicer in writing to cease further communication with the borrower(s) regarding the subject loan; and (c) Having received no response from the borrower(s) for 14 days after the telephone contact efforts were complete, an additional letter was sent to the borrower(s) via certified mail, with return receipt requested.

XC179 054 JVM L4

Page 2

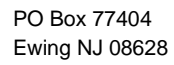
3. ___ The borrower has surrendered the secured property as evidenced by a letter confirming the surrender or by delivery of the keys to the secured property to the mortgage servicer or the trustee.
4. ___ The mortgage servicer has evidence and reasonably believes that the borrower has contracted with an organization, person, or entity whose primary business is advising people who have decided to leave their homes on how to extend the foreclosure process and to avoid their contractual obligations to beneficiaries.
5. ___ The mortgage servicer has confirmed that the borrower(s) filed for bankruptcy and the proceedings have not been finalized to wit; there is no order on the court's docket closing or dismissing the bankruptcy case.
6. ___ The provisions of California Civil Code 2923.55 do not apply because this loan is not secured by a first lien mortgage or DOT that secures a loan.

The undersigned instructs the trustee to proceed with non-judicial foreclosure proceedings and expressly authorizes the trustee or their authorized agent to sign the notice of default containing the declaration re: contact required pursuant to California Civil Code 2923.55. I certify (or declare) under penalty or perjury under the laws of the State of California that the foregoing is true and correct.

Dated: _____

By: _____

XC179 054 JVM L4



Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606





August 09, 2022

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Av 16 16
Oakland CA 94606

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Borrower(s):

Please be informed your mortgage loan has been referred for foreclosure proceedings. We did not receive a response to the previous letters we sent you regarding foreclosure prevention alternatives, but if you are still interested, it is not too late.

If you are interested in being evaluated for foreclosure prevention alternatives, you should contact us at 800-242-7178 to obtain a loss mitigation application. In order for you to be considered for available foreclosure prevention alternatives, you must submit the completed application in writing to the following address:

Loss Mitigation Department
PO Box 77408
Ewing, NJ 08628

This letter and the loan workout review process shall not waive any of our rights or your obligations under the note or mortgage. You are responsible for continuing to make your mortgage loan payments (to the extent you have not been relieved of your obligations under the note if discharged in a Chapter 7 Bankruptcy proceeding). Please note you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in

XC856 015 KMA L4

Page 2

Loan Number: 4774041794

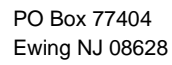
understanding these notices by calling the HOPE Hotline number at
(888) 995-HOPE.

Thank you.

Required Legal Notice(s)

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XC856 015 KMA L4





August 16, 2022

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606 1055

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This is a legally required notice. We are sending this notice to you because you are behind on your mortgage payment. We want to notify you of possible ways to avoid losing your home. We have a right to invoke foreclosure based on the terms of your mortgage contract. Please read this letter carefully.

We acknowledge the default may be partially or fully due to circumstances beyond your control. Your account has been assigned to the Loan Workout Department and we encourage you to contact us as soon as possible.

We may be able to work with you to find a mutually agreeable way to resolve the delinquency and avoid foreclosure. You may be eligible for one or more of the following homeowner assistance programs, however, please be aware there are no guarantees you will qualify for any of these options:

- **REPAYMENT PLAN:** We may be able to arrange an alternative payment plan, which will bring your account current over a period of time.
- **FORBEARANCE PLAN:** We may be able to temporarily reduce or suspend your monthly mortgage payments to give you time to recover from your financial hardship. You would be responsible for bringing the loan current by the end of the forbearance period.
- **LOAN MODIFICATION:** We may be able to modify the terms of your loan to bring your account current, and in some cases, defer principal, temporarily or permanently lower your interest rate and monthly mortgage payment based on the guidelines of the owner of your loan (the "Investor").
- **PRE-FORECLOSURE SALE:** With approval from your Investor, you may be eligible to sell your home before foreclosure can occur even if the value of your property is less than the amount you owe.
- **DEED-IN-LIEU:** If all other alternatives are unavailable to you, and if the Investor agrees, you may be able to deed the property to the Investor, rather than have the property foreclosed upon. In addition to other Investor requirements, in order for the Investor to accept a deed-in-lieu of foreclosure, there can be no other liens, including second mortgages, or other conditions that could affect title to the mortgaged property and the mortgaged property must be vacant.

XC107 186 CPI L4 (BO)

Loan Number: 4774041794

Housing Counselors and legal assistance may also be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

* United States Department of Housing and Urban Development:
Toll free: (800) 569-4287
www.hud.gov/offices/hsg/sfh/hcc/fc

We are ready to assist you. Please gather the information that provides your reason for financial hardship and monthly income and expenses for all borrowers. You may contact us through the following methods: email us at DCCDocs@loanadministration.com, fax your request to Loan Workout at (609) 718-2655, mail your completed package to 425 Phillips Blvd. Ewing, NJ 08618 or call us at 800-242-7178.

Thank you.

Required Legal Notice(s)

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.

XC107 186 CPI L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0693959 000001979 09SP21 00064039 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





October 28, 2022

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE:Loan Number:4774041794

Property Address:2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

We have received your inquiry regarding a possible loan workout for the above referenced mortgage loan. The information contained in this letter and the information sheet on the reverse side explain the process for obtaining a loan workout.

It is our understanding that you are now, or may become, delinquent in making payments to your mortgage loan, and that you may be experiencing temporary or permanent financial hardship. We will work with you in an attempt to find a mutually agreeable way to resolve your delinquency and to avoid foreclosure, but we make no promise that a loan workout plan can be put in place.

Please note that any collection activity currently in progress will continue during our review of your request for a loan workout plan. Additionally, we do not waive any of our rights or any of your obligations under the note. You are responsible for continuing to make your mortgage loan payments.

We are ready to assist you. Please gather the following information: (1) reason for financial hardship (2) monthly income and expenses for all borrowers and (3) completed forms (attached). Then either upload to <https://www.loansolutioncenter.com> (see portal information below), mail to 425 Phillips Blvd., Ewing, NJ 08618, fax to "Loan Workout Department" at (609) 718-2655 or email to DCCLM@loanadministration.com. If you have questions, please call us at 800-242-7178

AM200 021 PAX L4

To ensure you are always up to date with the latest information related to your assistance request, we encourage you to use our online portal. To get started, go to <https://www.loansolutioncenter.com> and click the "Register here" link.

Once you have created an account, you can log in any time, from any web-enabled device to confirm receipt of your package, check the status of the review and be quickly informed of additional information that is needed to complete your package. You can easily upload documents needed as part of your request directly to the portal, without the hassle involved in mailing or faxing.

In addition, when you register, you can elect to receive helpful text alerts to keep you informed of the status of your request.

For quick, 24/7 access to information regarding your request, we urge you to create an account as soon as possible.

The Loan Workout Information Sheet explains in detail several types of workout plans. Upon receipt of your signed request and the required materials, we will review your financial situation and determine the options available to you. A Loan Workout Representative will contact you shortly to discuss the workout review process and any workout options that may be available to you.

Thank you.

Enclosures

Required Legal Notice(s)

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.

AM200 021 PAX L4 (AM100)

LOAN WORKOUT INFORMATION SHEET

A loan workout plan can take a number of forms, depending on the value of the mortgaged property, the financial strength of the borrowers, the state of the delinquency and the willingness of the lender to accept less than full payment.

All forms of a workout plan may not be available to every borrower or apply to every property.

A lender is not required to enter into any workout plan with a delinquent borrower or any specific type of workout plan. A lender may require that the borrower comply with the terms of the loan and may seek to enforce its rights under the loan agreement and the mortgage documents, including proceeding to foreclosure.

Housing counselors and legal assistance may also be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following

- United States Department of Housing and Urban Development:
 - o 1-800-569-4287
 - o www.hud.gov/offices/hsg/sfh/hcc/fc

A workout plan may be one of the types listed below:

A REPAYMENT PLAN OR FORBEARANCE AGREEMENT

In this type of plan, the borrowers agree to make the required monthly payments and agree to repay arrearages over a specific period of time. The period for repayment of arrearages will depend on the severity of the delinquency and the ability of the borrowers to repay the amount due.

A TEMPORARY LOAN MODIFICATION

In this type of plan, the borrowers and the lender agree to temporarily change the terms of the original note, perhaps by changing the interest rate, or changing the monthly payment amount.

A SALE (including a "Short Sale")

In this type of plan, the borrowers agree to sell the property by a certain date. The borrowers and lender may agree to share the loss if the property sells for less than the amount required to pay off the loan.

A "DEED-IN LIEU" PLAN

In this type of plan, the borrowers voluntarily vacate the property and convey the property to the lender by deed.

Other forms of workout plans may also be available.

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at 888-995-HOPE.

The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

AM200 021 PAX L4 (AM100)



REQUEST FOR REVIEW OF A WORKOUT PLAN

To: Loan Workout Department

From: Theya Kanagaratnam

Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606**NOTE: All borrowers must provide the requested information and sign below. The term "I" or "my" means all persons signing below.**

I am a borrower on the mortgage loan (the "Loan") identified above.

I acknowledge that one or more payments due on the Loan are or may become delinquent. I request to be considered for a workout plan. I understand that if the Loan is currently delinquent or in default, or goes into default in the future, collection efforts, including foreclosure, may continue.

I agree to enter into discussions with you, as either the lender or representative of the lender, and authorize you to obtain any necessary credit reports, appraisals and other financial information to complete a review of this request.

I understand that your review of this request for a workout does not mean that a workout will be approved or that you have agreed to a workout of any kind.

As part of this request, I have attached the following materials:

1. A typed Letter of Hardship stating the reasons I am unable to maintain my Loan obligation, along with any supporting evidence that I believe support my statements. NOTE: I understand I must prepare this letter.
2. A copy of my most recent signed Federal Income Tax return, including all schedules and W-2 Form(s).
3. A copy of my recent savings and checking account statements, if any.
4. A completed financial statement (form enclosed).
5. A copy of my most recent pay stub, or a statement that you are unemployed.
6. If the property identified above is listed for sale: I have included a copy of the listing agreement, the name, address and telephone number of the listing agent and, if applicable, a copy of the signed Agreement of Sale.

Date: _____

Theya Kanagaratnam

Date: _____





Financial Information Statement and Disclosure Borrower Release and Authorization to Request Loss Mitigation Assistance

In order for us to assist you, we need to understand your individual circumstances and evaluate your situation to customize a solution that best meets your needs.

Instructions for completion of this form:

1. Review the financial information statement details regarding income, assets and monthly expenses for accuracy.
2. Provide complete responses to those questions concerning the nature of your circumstances.
3. Include a copy of the last two pay stubs for each borrower, any other proof of additional income, and bank statements of your checking and/or savings account.
4. If self-employed, include a current income statement, balance sheet, statement of owner's equity, and a six month profit and loss statement, along with your most recent federal tax returns.
5. In addition to this financial statement and its attachments, there may be times when additional information is required to properly analyze a request for assistance. This may include the need to order a credit report, verify bank accounts within this disclosure or obtain any other information necessary to complete a review of this assistance request. If there is a cost associated with obtaining this information, you agree to reimburse the servicer for any customary fees/costs, if applicable.
6. Sign and date this form. Return, along with required documentation, by either uploading to our online portal at <https://www.loanresolutioncenter.com>, by mail to 425 Phillips Blvd, Ewing, NJ 08618 Attn: Loss Mitigation Dept. or fax to (609) 718-2655.



Information about Your Loan	About Your Mortgage and How to Contact You
Loan Number:	Property Address:
	Property, State, Zip
Borrower Name:	Co-Borrower Name:
Last 4 digits of SSN:	Last 4 digits of SSN:
Mailing Address:	Mailing Address:
Mailing City/State/Zip:	Mailing City/State/Zip:
Home Phone: Cell Phone:	Home Phone: Cell Phone:
Work Phone:	Work Phone:
When is the best time to reach you?	When is the best time to reach you?
Name of original lender/ mortgage company	What type of 1 st Mortgage do you have? (check one)
Did you refinance the original loan?	<input type="checkbox"/> FHA <input type="checkbox"/> Conv <input type="checkbox"/> Other <input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable (if adjustable, for _____ years) Term of Loan _____ Yrs, Rate: _____ %
Yes or No	Do you have a 2nd Mortgage? Yes or No
	<input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable (if adjustable, for _____ years) Term of Loan _____ Yrs, Rate: _____ %
	Is it a Home Equity Line of Credit? Yes or No
Do we service both your 1 st mortgage and your 2 nd mortgage? Yes or No	If No, please provide the name of the Servicer/Lender of your other mortgage.

About the Property	About You
<p>Do you own this house? Yes or No If yes, what name is on the title?</p> <p>If your name is not on title, did you inherit the property? Yes or No</p>	<p>Do you live in this house? Yes or No</p> <p>If yes, how many dependents live at this address? Please list the ages of each person who lives in the property (including yourself).</p> <p>Are you (check response)? ____ Married ____ Unmarried ____ Separated</p>
Is this a second home? Yes or No	What is the total number of people living at this address?
Is the property vacant? Yes or No	Do you need help in organizing and managing your finances? Yes or No
<p>Is this a rental property? Yes or No</p> <p>Is the rental property vacant? Yes or No</p> <p>If rental property, is it leased? Yes or No (If you have a lease agreement, please provide a copy)</p>	Have you contacted any credit-counseling services? Yes or No
Do you intend to keep the property? Yes or No	If yes, are you still working with the credit-counseling service? Yes or No
<p>What is the estimated value of your property? \$</p> <p>When did you purchase the property?</p> <p>What was the original purchase price? \$</p>	If yes, what counseling service are you currently working with? (Provide the agency name, counselor's name, phone number and email address below)
<p>If you do not intend to keep the property, is it currently listed? Yes or No</p> <p>If yes, please provide listing agent's name, phone number and email address below:</p> <p>What is the current listing price? \$</p> <p>How long has the property been listed? _____</p>	<p>Are you behind on your mortgage payments? Yes or No</p> <p>When did you last send a payment (month/year) that the lender accepted? _____</p> <p>How much? \$ _____</p> <p>For what month was this? _____</p> <p>What is the balance of your mortgage? \$ _____</p>
Describe any necessary emergency repairs that need to be made to the property, including: heating, plumbing, electrical, roofing, etc.	<p>Have either the borrower or the co-borrower filed for bankruptcy? Yes or No</p> <p>If yes, Ch 7 _____, Ch13 _____?</p>

- Please describe what happened that caused you to (or will cause you to) miss your mortgage payment(s). (If necessary, please attach an additional sheet.)
- When did this event occur? Do you expect this situation to be temporary?
- Please provide the amount of any increased expenses and what the expenses are. Additionally please list any reduced or lost income as well as an explanation of what caused the income loss or reduction.
- Please describe your intentions for property: Do you want to keep the property, or do you want to sell it? Please describe why you have decided to keep, or sell the property. Have you considered selling your property to avoid foreclosure?
- Are you prepared to take whatever action is necessary to try to preserve your homeownership and/or your credit?
- What actions have you taken to date to resolve your financial situation?

Funds Available	
<p>Do you have funds available for a down payment or to put towards reducing your delinquent balance?</p> <p style="text-align: center;">Yes or No</p> <p>If yes, how much? \$</p>	<p>When will this money be available to you?</p> <p>What is the source?</p>

Borrower Employment History	Co-Borrower Employment History
<p>Is this person currently employed?</p> <p style="text-align: center;">Yes or No</p>	<p>Is this person currently employed?</p> <p style="text-align: center;">Yes or No</p>
<p>How long has this person been with their current employer?</p>	<p>How long has this person been with their current employer?</p>
<p>Name of present employer (Name of company if self-employed):</p>	<p>Name of present employer (Name of company if self-employed):</p>
<p>Do you expect any change to the borrower's current employment status?</p> <p style="text-align: center;">Yes or No</p>	<p>Do you expect any change to the co-borrower's current employment status?</p> <p style="text-align: center;">Yes or No</p>

Monthly Income (Borrower)		Monthly Income (Co-Borrower)	
Gross Wages/Frequency of Pay	\$	Gross Wages/Frequency of Pay	\$
Unemployment Income	\$	Unemployment Income	\$
Child Support/Alimony*	\$	Child Support/Alimony*	\$
Disability Income/SSI	\$	Disability Income/SSI	\$
Insurance Claims/Lawsuit	\$	Insurance Claims/Lawsuit	\$
Food Stamps	\$	Food Stamps	\$
Welfare	\$	Welfare	\$
Rental Income	\$	Rental Income	\$
Commissions, bonuses & self-employed income	\$	Commissions, bonuses & self-employed income	\$
Less: Federal & State Tax, FICA	\$	Less: Federal & State Tax, FICA	\$
Less: Other Deductions (Benefits, 401K, Union Dues, etc.)	\$	Less: Other Deductions (Benefits, 401K, Union Dues, etc.)	\$
Other*	\$	Other*	\$
Total:	\$	Total:	\$

<p>Is there any other income in the household?</p> <p style="text-align: center;">Yes or No</p>
<p>If yes, how much? \$</p> <p>What is the source of this income?</p>

Monthly Expenses (ALL Borrowers)		Assets & Liabilities (ALL Borrowers)	
	If Past Due Mark with X		Estimate Value
This Mortgage	\$	Checking Account(s)	\$
Real Estate Taxes (if not included in the mortgage payment)	\$	Savings/Money Market Account(s)	\$
Hazard Insurance (if not included in the mortgage payment)	\$	Stocks, Bonds and CD's	\$
Homeowners Assoc/Condo Dues	\$	IRA/Keogh Accounts (Vested)	\$
Other Mortgages, Liens, Rents	\$	401K/ESOP Accounts (Vested)	\$
Auto Loan(s)	\$	Home	\$
Auto Expenses/Insurance/Gasoline	\$	Other Real Estate	\$
Credit Cards	\$	Autos without Liens	\$
Installment Loans	\$	Cash Value of Life Insurance	\$
Health Insurance	\$	Other (Please List)	\$
Medical Expense	\$	Number of autos (do not add to total)	
Child Care	\$		
Child Support/Alimony*	\$		
Food	\$		
Spending Money	\$		
Water/Sewer	\$		
Gas	\$		
Electric	\$		
Cable/Internet	\$		
Phone	\$		
Cell Phone	\$		
Other (Please List)*	\$		
Total	\$	Total	\$

***Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.**

If you have a second mortgage on this property or own other real estate besides your primary residence, please attach a separate sheet with a complete list of property owned along with the lender name/address/phone number and account numbers. Please also include monthly payments/remaining balances/estimated property values and monthly rent amounts, if any rental income is collected.

Borrower Release and Authorization

I (we) acknowledge as follows: The financial information provided in the Financial Information and Disclosure Statement is a true and factual statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) mortgage loan on my (our) behalf will be made in strict reliance on the financial information provided.

I (we) also agree that if it is determined that I (we) have provided information that is misrepresented and thereby caused actions to be taken which would not have been taken had the true facts been known, I (we) shall be liable for any and all losses suffered by the lender of my (our) mortgage loan.

I (we) agree that my (our) lender, and/or its agent, Cenlar FSB, may discuss, obtain and share information, including but not limited to credit information, (FICO scores), about my (our) mortgage and financial situation with third parties in regards to a possible resolution alternative. The negotiation of any possible resolution or loss mitigation alternative will not constitute a waiver of or defense to my (our) lender's rights to commence or continue any action, and my (our) lender may contact other parties with financial interest in this property. Any negotiation for a possible loss mitigation resolution or alternative will be provided only if an agreement has been approved in writing by my (our) lender.

I (we) understand that my (our) lender and/or its agent, may require additional information to approve certain alternatives and am (are) willing to disclose requested information as necessary. I (we) hereby authorize my (our) lender to release to the following listed parties any and all information they may require for the purpose of a credit transaction. Please list any authorized 3rd parties (such as a credit counselor) if applicable: _____

I (we) agree that the my (our) signature(s) below grants the holder of my (our) mortgage the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and/or credit counseling representative (if applicable). By signing below, I (we) advise the lender that if I (we) should hereafter agree to a repayment plan for my (our) mortgage loan, reinstate my (our) mortgage loan, or pay off my (our) loan in full then, by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct my (our) lender to take no further action to process this request for a workout.

I (we) understand, acknowledge, and agree that the Servicer and Other Loan Participants can obtain, use and share tax return information for purposes of (i) originating; (ii) maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) or as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Servicer includes the Servicer's affiliates, agents, service providers and any of the aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of the aforementioned parties' successors and assigns.*

*©2019 The Mortgage Industry Standards Maintenance Organization. All rights reserved.

Borrower Signature:	Date:
Co-Borrower Signature:	Date:
Counseling Agency Name:	Counselor Name and Phone Number:



Loan Number: 4774041794

SHORT SALE/ DEED-IN-LIEU AUTHORIZATION FORM

A Short Sale

A Short Sale allows you to sell your house when it is worth less than the amount remaining on the mortgage loan and settle your mortgage debt. In a Short Sale, the lender must agree to accept an amount less than what is actually owed on the loan based on evidence of financial hardship and the value of the mortgaged property. Completion of a short sale may eliminate or reduce your mortgage debt.*†

By completing a Short Sale rather than allowing your house to go through foreclosure, your house will not be sold at a public sale or auction. After all other foreclosure alternatives have been considered and you've decided a Short Sale is right for you, we recommend you work with a licensed real estate agent who can assist you in listing your home for sale.

A Short Sale must be an "arms-length" transaction which means all parties involved in the sale must be unrelated and unaffiliated.

A Deed-in-Lieu of Foreclosure

In a Deed-in-Lieu transaction, you voluntarily transfer ownership and possession of the mortgage property to the owner of your mortgage in exchange for the lender to satisfy your mortgage debt.

A Deed-in-Lieu transaction, on terms that the mortgage company has approved, include making any required contributions, may provide benefits to you that may include avoiding foreclosure and eliminating your mortgage debt. *

Remember, you need to take action by completing and returning the Borrower Financial Form, signed IRS Form 4506-C and Short Sale Authorization Form in the envelope provided in order for us to be able to evaluate your request.

If you are interested in a Short Sale please check the below box

☐

If you are interested in a Deed-in-Lieu please check the below box

☐

Loan Number: 4774041794

THIRD PARTY AGENCIES – If your home is currently listed with an agent please complete the third party information requested below (if applicable) to assist us in processing your request.

Listing Realtor Information:

Name: _____
 Office Phone: _____
 Cell Phone: _____
 Email: _____

Title Company/Contact Name/Phone/Email:

Company name: _____
 Contact name: _____
 Office Phone: _____
 Email: _____

Negotiator (Housing Agency) Name/Phone/Email:

Name: _____
 Office Phone: _____
 Email: _____

Broker Name/Phone/Email:

Name: _____
 Office Phone: _____
 Email: _____

Attorney Name/Phone/Email:

Name: _____
 Office Phone: _____
 Email: _____

The undersigned borrower(s), ("Borrower(s)"), authorize(s)

Central Loan Administration & Reporting

its affiliates, agents and employees (collectively, "Servicer") to discuss with the above third parties described ("Third Party Agencies") on Borrower(s)'s behalf the sale of the property at the above-listed Property Address ("Property"), which is secured by a loan owned or serviced by Servicer ("Mortgage"), for an amount less than the outstanding principal balance of the Mortgage (such transaction, a "Short Sale").

Borrower(s)'s Third Party Agencies and Servicer are hereby authorized to share with each other any and all information reasonably requested or otherwise required to be exchanged in connection with the solicitation, negotiation and consummation of the Short Sale, including without limitation names, addresses, telephone numbers, Social Security numbers, income, credit scores, status of any current or previous workout review, account, balances, program eligibility payment activity and any other confidential (including nonpublic personal information) information related to Borrower(s), the Mortgage, or the Property.

Borrower(s) further agrees and acknowledge as follows: Borrower(s) have selected the Third Party Agencies.

Borrower(s) acknowledge that Servicer is not responsible for any act or omission of the Third Party Agencies, including anything the Third Party Agencies may do with information it is provided hereunder, or for any failure of the Third Party Agencies to competently perform its services.

Loan Number: 4774041794

This Third-Party Authorization will be effective until the completion of the Short Sale(s) unless terminated by Borrower(s) in writing.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION.

Borrower

Co-Borrower

Date

Date



SHORT SALE CHECKLIST/ DEED-IN-LIEU

If you **have an offer** on the property, provide the required documentation listed below (some of this information is the same as the income/hardship supporting documents requested in the first several pages of your borrower response package-it is only necessary to send one copy of those items)

- ☐ Copy of purchase and sale agreement
- ☐ Copy of estimated HUD-1 and/or Closing Disclosure
- ☐ Copy of listing agreement with listing history including price reductions
- ☐ Short Sale Authorization Form
- ☐ Copy of last two months paystubs for seller(s)
- ☐ Copy of last two months checking/savings statements
- ☐ Copy of two most recently filed tax returns
- ☐ Letter of hardship/explanation
- ☐ Monthly income/expense statement detailing income and expenses for seller(s)

If you **DO NOT have an offer** on the property, provide the required documentation listed below:

- ☐ Short Sale Authorization Form
- ☐ Copy of last two months paystubs for seller(s)
- ☐ Copy of last two months checking/savings statements
- ☐ Copy of two most recently filed tax returns
- ☐ Letter of hardship/explanation
- ☐ Monthly income/expense statement detailing income and expenses for seller(s)

* Cancellation of debt may have tax consequences. Please consult your tax advisor to discuss potential tax consequences.

† Even if approval for this program is granted, you may remain liable for any debt that is not extinguished.

Important Information Regarding Form 4506-C

Please complete the enclosed Form 4506-C per the instructions, which are included for your reference. Please return the form to the address below. For your convenience, you can also send the form via the fax number or email address provided below.

The 4506-C Form **will allow** Central Loan Administration & Reporting to electronically order your tax return transcripts on your behalf.

Mail:

Attn: Loss Mitigation Department 425 Phillips Blvd. Ewing, NJ 08618

Fax:

(609) 718-2655

Email:

DCCLM@loanadministration.com



Until we receive your tax return transcripts, your homeowner assistance package may not be considered complete and we may be unable to evaluate your request to be considered for a homeowner assistance program.

ATT74 January 2021

Form **4506-C**
(September 2020)

Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax ReturnOMB Number
1545-1872

▶ Do not sign this form unless all applicable lines have been completed.

▶ Request may be rejected if the form is incomplete or illegible.

▶ For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Name shown on tax return (if a joint return, enter the name shown first)	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a. If a joint return, enter spouse's name shown on tax return	2b. Second social security number or individual taxpayer identification number if joint tax return

3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)**4.** Previous address shown on the last return filed if different from line 3 (see instructions)**5a.** IVES participant name, address, and SOR mailbox ID
TALX Corporation, a provider of Equifax Verification Services 11432 Lackland Road St. Louis MO 63146, (888) 749-4411 Mailbox ID=Equifax01**5b.** Customer file number (if applicable) (see instructions)**Caution:** This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)**6.** **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request 1040

a. Return Transcript , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years	<input checked="" type="checkbox"/>
b. Account Transcript , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns	<input type="checkbox"/>
c. Record of Account , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years	<input type="checkbox"/>

7. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.**8.** Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)

12/31 /2020	12/31 /2019	12/31 /2018	12/31 /2017
-------------	-------------	-------------	-------------

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Print/Type name		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature		Date
	Print/Type name		

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1b. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note: If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "999999999" on the transcript.

Line 8. Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

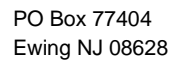
Learning about the law or the form . . . 10min.
Preparing the form . . . 12 min.
Copying, assembling, and sending the form to the IRS . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
 Tax Forms and Publications Division
 1111 Constitution Ave. NW, IR-6526
 Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.





Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





October 28, 2022

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Borrower(s):

We recently received a request to change the mailing address or other
contact information on the above referenced Home Equity Line of Credit
account.

Before any changes can be made, the below form must be completed and signed
by all parties on the account. In addition to the completed form, you must
provide a copy of a government issued identification card, such as a
driver's license, passport, or military ID. Please mail these documents to
the address below:

Central Loan Administration & Reporting
Attn: HELOC Department
425 Phillips Blvd.
Ewing, NJ 08618

We appreciate your prompt attention to this matter.

Thank you.

XE106 021 PAX L4

Page 2

Loan Number: _____

Borrower Name - Printed

Co-Borrower Name - Printed

Borrower Name - Signature

Co-Borrower Name - Signature

Current Mailing Address

New Mailing Address

Primary Phone Number

Secondary Phone Number

E-Mail Address

XE106 021 PAX L4





Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0694579 000015376 09SP04 00064005 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606





10/28/2022

Hours of Operation

Customer Service: Monday - Friday, 8:30 AM to 8:00 PM ET

Collections Dept: Monday - Friday, 8:00 AM to 9:00 PM ET

THEYA KANAGARATNAM

2316 LAKESHORE AVE APT 16

OAKLAND, CA, 94606

**Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628**

RE: Loan Number: 4774041794

Property Address: 2316 LAKESHORE AV 16
16
OAKLAND, CA 94606



Dear Borrower(s):

Why am I receiving this letter?

We have received your request to be considered for a loan modification or other foreclosure prevention alternative.

If your account is in an existing loss mitigation option, the terms of that option will remain in effect until you qualify for and accept a new offer, cancel that option, or fail to perform under the terms of the existing option. If you have any questions, please contact us at 800-242-7178.

What are the next steps?

Within 5 business days, we will review the documentation you provided. We will notify you by mail if further information is needed to determine if you qualify for a homeowner assistance program or if we are unable to review your package.

If your package is deemed incomplete, a letter will be sent listing the missing documents that are needed to complete a full review. Attempts to contact you will be made to collect any missing documents for a reasonable period of time.

If no further information is needed, we estimate it will take approximately 30 days for an underwriter to review your completed borrower response package and render a decision. Foreclosure and collection activity will cease during this 30 day review period, unless further information is required by the underwriter, to render a decision as to whether or not you qualify for a mortgage assistance program.

If an underwriter determines that additional information is needed to render a decision, you will be provided an incomplete package notice and will be allowed 30 days to submit the requested documentation. If documents are not returned within the reasonable timeframe of 30 days, your request may be withdrawn. Once a decision is made we will attempt to contact you by phone to discuss the decision. The decision relating to your application will also be provided to you in writing.

In the event we are able to offer you a foreclosure alternative we will send you a written offer letter detailing the terms of the mortgage assistance program you qualify for. You will have fourteen (14) calendar days from the date of the written offer letter to accept the terms.

If your request for a foreclosure alternative is denied after submitting a complete package, we will send you a denial letter listing each homeowner assistance program for which you were reviewed and the reasons why it was determined you did not qualify for each. You will have 30 days from the date of the denial letter to submit a written appeal of the denial decision. Further appeal rights, if any, will be set forth in the denial letter.

Who can I contact if I have questions or concerns?

In the event that you need to submit additional information related to your mortgage assistance package, it can be sent to us

- By fax: (609) 718-2655
- By mail: Loss Mitigation Department
PO Box 77408
Ewing, NJ 08628-6408
- By email: DDCDocs@loanadministration.com

If you are sending more than one page of documents, please print your name and loan number at the top of each page!

If you have any questions or concerns about the contents of this letter, you can call us at 800-242-7178 during the business hours listed above.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at 888-995-HOPE, or you can reach them via the web at: 995hope.org.

Is there additional information I should know?

This letter and the loan workout review process shall not waive any of our rights, or your obligations under the note or mortgage. This means you are still responsible to continue making your loan payments (unless you have been relieved of your obligations under the note, if discharged in a Chapter 7 Bankruptcy Proceeding).

Depending upon investor requirements, we may need to perform an interior appraisal/valuation of your property before we can determine if you qualify for a mortgage assistance program. If this is necessary, your assistance will be required to allow the vendor(s) timely and sufficient access to the property to complete the interior appraisal/valuation. If we order an appraisal/valuation we will promptly provide you with a copy of the completed report, even if your mortgage program is not approved.

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

Thank you.

Required Legal Notice(s)

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.





Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0698095 000032718 09SP05 00064007 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606





11/10/2022

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606

Hours of Operation:

Customer Service: Monday - Friday, 8:30 AM to 8:00 PM ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 LAKESHORE AV 16
16
OAKLAND, CA 94606

Dear Borrower(s):

Why am I receiving this letter?

We are reaching out to you to confirm that we have received your request to be considered for any mortgage assistance program(s) that may be available. Unfortunately, at this time, your assistance application is incomplete. In order for us to be able to determine if you qualify for a mortgage assistance program, we need you to supply us with the documentation still needed, by no later than 12/10/2022.

Missing Documents/Documents Still Needed:

General:

- Please return a hardship letter, signed and dated by all parties, briefly describing your hardship. (A hardship letter was received but was not sufficient. Please provide a hardship letter that is signed and dated.)
- Please return a complete, signed and dated financial form.
- Please return a signed and dated (or e-filed with electronic signature page) Federal Income Tax Return(s) for the most recent year with all accompanying schedules, and the business return if applicable.

THEYA KANAGARATNAM:

- Please return copies of the two most recent investment statements, most recent 1099, and most recent investment asset statement showing withdrawals.
- Please return copies of the two most recent investment statements or bank statements supporting receipt of the investment income.
- Please return documentation showing the amount, duration and frequency of the other benefit, such as letters, exhibits, or benefits statement.

LM305 001 L4 V7

- Please provide documentation showing the receipt of payment of other income, such as copies of the 2 most recent bank statements showing deposit amounts, or other third-party documents showing receipt of income.

Below you will find a list of documentation that you have previously submitted as part of your assistance application. Please note that all documentation submitted has expiration dates, per your investor's guidelines. Next to each document listed you will find an expiration date. If this date has expired, or will expire soon, please remember to submit an updated version of that document along with the missing items listed above. If you do not provide the expired documentation at the same time you send in the missing information requested above, it will further impact our ability to process your application.

Documents Already Received with Expiration Dates:

General:

Document (expiration date if applicable)

- Bank Statements (11/29/2022)
- Bank Statements (12/29/2022)
- Proof of Home Owner Association (HOA) (12/31/2022)
- General Proof of Hardship (01/26/2023)

What steps do I need to take next?

Please carefully review the two lists above and send us the required information to complete your assistance application as soon as possible.

We will allow you until 12/10/2022 to provide the requested information. If it is not received by that date, your request for a mortgage assistance program may be denied.

Once we have received all of the information required to complete your assistance application, we will evaluate your assistance application to determine if you qualify for any available mortgage assistance programs.

Depending upon the documents you submitted as part of your assistance application, and the guidelines of the investor, the loss mitigation options available to you may include:

- **Repayment Plan** - an agreement that allows you to repay delinquent payments over an agreed number of installments or time frame.
- **Forbearance** - an agreement that could temporarily reduce or suspend mortgage payments and create a plan to make up missed payments over a period of time.
- **Loan modification** - an agreement to restructure the original terms of your loan to assist with the delinquency in order to bring your account current.
- **Pre-foreclosure Sale ("Short Sale")** - an agreement to allow you to sell your home for less than the balance remaining on your mortgage. With a pre-foreclosure sale, you can sell your home and pay off all (or a portion of) your mortgage balance with the proceeds.
- **Deed-in-Lieu** - an agreement to allow you to transfer the ownership of your property to the owner of your mortgage (i.e., the lender)
- **Partial Claim / Deferral** - an agreement that can defer, or move, missed payments & applicable fees/costs to the end of the loan term utilizing an interest free loan.

If your account is in an existing loss mitigation option, the terms of that option will remain in effect until you qualify for and accept a new offer, cancel that option, or fail to perform under the terms of the existing option. If you have any questions, please contact us at 800-242-7178.

Who can I contact if I have questions or concerns?



We may reach out to you for additional information. If we do, we ask that you promptly return all calls to us so that we are able to process your request within the timeframe set forth in this letter.

We are ready to assist you. Please gather the previously mentioned missing documentation and return any applicable forms or documentation to complete your package as soon as possible. This may be done by uploading the documents to <https://www.loansolutioncenter.com> (see portal information below), mailing them to Loss Mitigation Department PO Box 77408, Ewing NJ 08628-6408, faxing them to Loss Mitigation at (609) 718-2655 or emailing them to DCCLM@loanadministration.com. **Please note: If you are sending more than one page of documents, please print your name and loan number at the top of each page.** Should you have questions please call us at 800-242-7178.

To ensure you are always up to date with the latest information related to your assistance request, we encourage you to use our online portal. To get started, go to <https://www.loansolutioncenter.com> and click the "Register here" link.

Once you have created an account, you can log into your account anytime, from any web-enabled device to confirm receipt of your package, check the status of your package review and be quickly informed of any additional information that is needed to complete your package.

You can easily upload documents needed as part of your request directly to the portal without the hassle involved in mailing or faxing.

In addition, when you register, you will receive helpful email alerts to keep you informed about the status of your assistance request. You can also elect to receive text alerts or otherwise manage your notification settings under your user profile, once you have logged in to your account.

For quick, 24/7 access to information regarding your assistance request, we urge you to create an account as soon as possible.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at (888) 995-HOPE, or you can reach them via the web at: 995hope.org.

Is there additional information I should know?

If you fail to submit all the required documentation, you may not qualify for a mortgage assistance program, in which case any foreclosure proceedings against the property will continue. This may include referral of the loan to active foreclosure status, if it was not previously referred.

Depending on the timing of when the required documentation is received, we cannot guarantee that there will be enough time to evaluate your assistance application to determine if you qualify for a mortgage assistance program. In addition, if time permits and your assistance application is able to be evaluated, we cannot guarantee that you will qualify for any available mortgage assistance programs. We also cannot guarantee the suspension of any foreclosure proceedings against the property.

This letter and the loan workout review process shall not waive any of our rights or your obligations under the note or mortgage. This means that you are still responsible to continue making your loan payments (unless you have been relieved of your obligations under the note, if discharged in a Bankruptcy Proceeding).

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

If you have any other mortgage loans secured by the same property, you should consider contacting those servicers to discuss any available mortgage assistance programs.

Thank you.

Required Legal Notice(s)

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.





Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0699704 000029025 09SP02 00064001 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





November 16, 2022

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Thank you for your recent communication. We will promptly review and thoroughly research your inquiry. Once those steps have been completed a response will be provided accordingly.

If your communication includes a request for the identity and address of the owner of this loan, this information will be mailed to you separately within ten (10) business days.

Should you have any questions or concerns, please contact us by calling our direct phone number, (866) 677-8807.

Thank you,

Executive Resolution Analyst

CR044 028 SIH L4



November 16, 2022

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

As requested, enclosed is a copy of your loan history for the above referenced account. Listed below are definitions for the column headings to assist you with the review of your loan history.

1. DUE DATE.....MONTH-YEAR OF PAYMENT DUE.
2. PROC DATE.....MONTH-DAY THE TRANSACTION/PAYMENT WAS RECEIVED.
3. TP/TR.....TYPE OF TRANSACTION CODE. FOR THE PURPOSE OF THIS AUDIT YOU NEED TO KNOW THAT A "152" IN THIS COLUMN MEANS A LATE CHARGE WAS ASSESSED; A "132" IN THIS COLUMN MEANS THAT A LATE CHARGE WAS WAIVED. A TP/TR OF "171-174" DESIGNATES THAT A PAYMENT WAS MADE.
4. AMOUNT RECEIVED.....DOLLAR AMOUNT OF THE FUNDS RECEIVED.
5. OTHER ITEMS.....THE AMOUNT OF THE LATE CHARGE ASSESSED (IN CONJUNCTION WITH A TRANSACTION CODE "152"). THE ASSESSED AMOUNT WILL HAVE A MINUS (-) SIGN AFTER IT. A PAYMENT OF LATE CHARGES WILL ALSO APPEAR IN THIS COLUMN, WITHOUT A MINUS (-) SIGN.

Please contact us if you have any questions.

Thank you.

Enclosure

CS006 058 MSR L4

Required Legal Notice(s)

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.

CS006 058 MSR L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0700038 000003030 09SP21 00064039 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





November 22, 2022

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE:Loan Number:4774041794
Property Address:2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

We have received your inquiry regarding a possible loan workout for the above referenced mortgage loan. The information contained in this letter and the information sheet on the reverse side explain the process for obtaining a loan workout.

It is our understanding that you are now, or may become, delinquent in making payments to your mortgage loan, and that you may be experiencing temporary or permanent financial hardship. We will work with you in an attempt to find a mutually agreeable way to resolve your delinquency and to avoid foreclosure, but we make no promise that a loan workout plan can be put in place.

Please note that any collection activity currently in progress will continue during our review of your request for a loan workout plan. Additionally, we do not waive any of our rights or any of your obligations under the note. You are responsible for continuing to make your mortgage loan payments.

We are ready to assist you. Please gather the following information: (1) reason for financial hardship (2) monthly income and expenses for all borrowers and (3) completed forms (attached). Then either upload to <https://www.loansolutioncenter.com> (see portal information below), mail to 425 Phillips Blvd., Ewing, NJ 08618, fax to "Loan Workout Department" at (609) 718-2655 or email to DCCLM@loanadministration.com. If you have questions, please call us at 800-242-7178

AM200 021 GZP L4

To ensure you are always up to date with the latest information related to your assistance request, we encourage you to use our online portal. To get started, go to <https://www.loansolutioncenter.com> and click the "Register here" link.

Once you have created an account, you can log in any time, from any web-enabled device to confirm receipt of your package, check the status of the review and be quickly informed of additional information that is needed to complete your package. You can easily upload documents needed as part of your request directly to the portal, without the hassle involved in mailing or faxing.

In addition, when you register, you can elect to receive helpful text alerts to keep you informed of the status of your request.

For quick, 24/7 access to information regarding your request, we urge you to create an account as soon as possible.

The Loan Workout Information Sheet explains in detail several types of workout plans. Upon receipt of your signed request and the required materials, we will review your financial situation and determine the options available to you. A Loan Workout Representative will contact you shortly to discuss the workout review process and any workout options that may be available to you.

Thank you.

Enclosures

Required Legal Notice(s)

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.

AM200 021 GZP L4 (AM100)

LOAN WORKOUT INFORMATION SHEET

A loan workout plan can take a number of forms, depending on the value of the mortgaged property, the financial strength of the borrowers, the state of the delinquency and the willingness of the lender to accept less than full payment.

All forms of a workout plan may not be available to every borrower or apply to every property.

A lender is not required to enter into any workout plan with a delinquent borrower or any specific type of workout plan. A lender may require that the borrower comply with the terms of the loan and may seek to enforce its rights under the loan agreement and the mortgage documents, including proceeding to foreclosure.

Housing counselors and legal assistance may also be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following

- United States Department of Housing and Urban Development:
 - o 1-800-569-4287
 - o www.hud.gov/offices/hsg/sfh/hcc/fc

A workout plan may be one of the types listed below:

A REPAYMENT PLAN OR FORBEARANCE AGREEMENT

In this type of plan, the borrowers agree to make the required monthly payments and agree to repay arrearages over a specific period of time. The period for repayment of arrearages will depend on the severity of the delinquency and the ability of the borrowers to repay the amount due.

A TEMPORARY LOAN MODIFICATION

In this type of plan, the borrowers and the lender agree to temporarily change the terms of the original note, perhaps by changing the interest rate, or changing the monthly payment amount.

A SALE (including a "Short Sale")

In this type of plan, the borrowers agree to sell the property by a certain date. The borrowers and lender may agree to share the loss if the property sells for less than the amount required to pay off the loan.

A "DEED-IN LIEU" PLAN

In this type of plan, the borrowers voluntarily vacate the property and convey the property to the lender by deed.

Other forms of workout plans may also be available.

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at 888-995-HOPE.

The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

AM200 021 GZP L4 (AM100)



REQUEST FOR REVIEW OF A WORKOUT PLAN

To: Loan Workout Department

From: Theya Kanagaratnam

Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

NOTE: All borrowers must provide the requested information and sign below. The term "I" or "my" means all persons signing below.

I am a borrower on the mortgage loan (the "Loan") identified above.

I acknowledge that one or more payments due on the Loan are or may become delinquent. I request to be considered for a workout plan. I understand that if the Loan is currently delinquent or in default, or goes into default in the future, collection efforts, including foreclosure, may continue.

I agree to enter into discussions with you, as either the lender or representative of the lender, and authorize you to obtain any necessary credit reports, appraisals and other financial information to complete a review of this request.

I understand that your review of this request for a workout does not mean that a workout will be approved or that you have agreed to a workout of any kind.

As part of this request, I have attached the following materials:

1. A typed Letter of Hardship stating the reasons I am unable to maintain my Loan obligation, along with any supporting evidence that I believe support my statements. NOTE: I understand I must prepare this letter.
2. A copy of my most recent signed Federal Income Tax return, including all schedules and W-2 Form(s).
3. A copy of my recent savings and checking account statements, if any.
4. A completed financial statement (form enclosed).
5. A copy of my most recent pay stub, or a statement that you are unemployed.
6. If the property identified above is listed for sale: I have included a copy of the listing agreement, the name, address and telephone number of the listing agent and, if applicable, a copy of the signed Agreement of Sale.

Theya Kanagaratnam

Date: _____

Date: _____



Financial Information Statement and Disclosure Borrower Release and Authorization to Request Loss Mitigation Assistance

In order for us to assist you, we need to understand your individual circumstances and evaluate your situation to customize a solution that best meets your needs.

Instructions for completion of this form:

1. Review the financial information statement details regarding income, assets and monthly expenses for accuracy.
2. Provide complete responses to those questions concerning the nature of your circumstances.
3. Include a copy of the last two pay stubs for each borrower, any other proof of additional income, and bank statements of your checking and/or savings account.
4. If self-employed, include a current income statement, balance sheet, statement of owner's equity, and a six month profit and loss statement, along with your most recent federal tax returns.
5. In addition to this financial statement and its attachments, there may be times when additional information is required to properly analyze a request for assistance. This may include the need to order a credit report, verify bank accounts within this disclosure or obtain any other information necessary to complete a review of this assistance request. If there is a cost associated with obtaining this information, you agree to reimburse the servicer for any customary fees/costs, if applicable.
6. Sign and date this form. Return, along with required documentation, by either uploading to our online portal at <https://www.loansolutioncenter.com>, by mail to 425 Phillips Blvd, Ewing, NJ 08618 Attn: Loss Mitigation Dept. or fax to (609) 718-2655.



Information about Your Loan	About Your Mortgage and How to Contact You
Loan Number:	Property Address:
	Property, State, Zip
Borrower Name:	Co-Borrower Name:
Last 4 digits of SSN:	Last 4 digits of SSN:
Mailing Address:	Mailing Address:
Mailing City/State/Zip:	Mailing City/State/Zip:
Home Phone: Cell Phone:	Home Phone: Cell Phone:
Work Phone:	Work Phone:
When is the best time to reach you?	When is the best time to reach you?
Name of original lender/ mortgage company	What type of 1 st Mortgage do you have? (check one)
Did you refinance the original loan?	<input type="checkbox"/> FHA <input type="checkbox"/> Conv <input type="checkbox"/> Other <input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable (if adjustable, for _____ years) Term of Loan _____ Yrs, Rate: _____ %
Yes or No	Do you have a 2nd Mortgage? Yes or No
	<input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable (if adjustable, for _____ years) Term of Loan _____ Yrs, Rate: _____ %
	Is it a Home Equity Line of Credit? Yes or No
Do we service both your 1 st mortgage and your 2 nd mortgage? Yes or No	If No, please provide the name of the Servicer/Lender of your other mortgage.

About the Property	About You
<p>Do you own this house? Yes or No If yes, what name is on the title?</p> <p>If your name is not on title, did you inherit the property? Yes or No</p>	<p>Do you live in this house? Yes or No</p> <p>If yes, how many dependents live at this address? Please list the ages of each person who lives in the property (including yourself).</p> <p>Are you (check response)? ____ Married ____ Unmarried ____ Separated</p>
Is this a second home? Yes or No	What is the total number of people living at this address?
Is the property vacant? Yes or No	Do you need help in organizing and managing your finances? Yes or No
<p>Is this a rental property? Yes or No</p> <p>Is the rental property vacant? Yes or No</p> <p>If rental property, is it leased? Yes or No (If you have a lease agreement, please provide a copy)</p>	<p>Have you contacted any credit-counseling services? Yes or No</p>
Do you intend to keep the property? Yes or No	If yes, are you still working with the credit-counseling service? Yes or No
<p>What is the estimated value of your property? \$</p> <p>When did you purchase the property?</p> <p>What was the original purchase price? \$</p>	If yes, what counseling service are you currently working with? (Provide the agency name, counselor's name, phone number and email address below)
<p>If you do not intend to keep the property, is it currently listed? Yes or No</p> <p>If yes, please provide listing agent's name, phone number and email address below:</p> <p>What is the current listing price? \$</p> <p>How long has the property been listed? _____</p>	<p>Are you behind on your mortgage payments? Yes or No</p> <p>When did you last send a payment (month/year) that the lender accepted? _____</p> <p>How much? \$ _____</p> <p>For what month was this? _____</p> <p>What is the balance of your mortgage? \$ _____</p>
Describe any necessary emergency repairs that need to be made to the property, including: heating, plumbing, electrical, roofing, etc.	<p>Have either the borrower or the co-borrower filed for bankruptcy? Yes or No</p> <p>If yes, Ch 7 _____, Ch13 _____?</p>

- Please describe what happened that caused you to (or will cause you to) miss your mortgage payment(s). (If necessary, please attach an additional sheet.)
- When did this event occur? Do you expect this situation to be temporary?
- Please provide the amount of any increased expenses and what the expenses are. Additionally please list any reduced or lost income as well as an explanation of what caused the income loss or reduction.
- Please describe your intentions for property: Do you want to keep the property, or do you want to sell it? Please describe why you have decided to keep, or sell the property. Have you considered selling your property to avoid foreclosure?
- Are you prepared to take whatever action is necessary to try to preserve your homeownership and/or your credit?
- What actions have you taken to date to resolve your financial situation?

Funds Available	
<p>Do you have funds available for a down payment or to put towards reducing your delinquent balance?</p> <p style="text-align: center;">Yes or No</p> <p>If yes, how much? \$</p>	<p>When will this money be available to you?</p> <p>What is the source?</p>

Borrower Employment History	Co-Borrower Employment History
<p>Is this person currently employed?</p> <p style="text-align: center;">Yes or No</p>	<p>Is this person currently employed?</p> <p style="text-align: center;">Yes or No</p>
<p>How long has this person been with their current employer?</p>	<p>How long has this person been with their current employer?</p>
<p>Name of present employer (Name of company if self-employed):</p>	<p>Name of present employer (Name of company if self-employed):</p>
<p>Do you expect any change to the borrower's current employment status?</p> <p style="text-align: center;">Yes or No</p>	<p>Do you expect any change to the co-borrower's current employment status?</p> <p style="text-align: center;">Yes or No</p>

Monthly Income (Borrower)		Monthly Income (Co-Borrower)	
Gross Wages/Frequency of Pay	\$	Gross Wages/Frequency of Pay	\$
Unemployment Income	\$	Unemployment Income	\$
Child Support/Alimony*	\$	Child Support/Alimony*	\$
Disability Income/SSI	\$	Disability Income/SSI	\$
Insurance Claims/Lawsuit	\$	Insurance Claims/Lawsuit	\$
Food Stamps	\$	Food Stamps	\$
Welfare	\$	Welfare	\$
Rental Income	\$	Rental Income	\$
Commissions, bonuses & self-employed income	\$	Commissions, bonuses & self-employed income	\$
Less: Federal & State Tax, FICA	\$	Less: Federal & State Tax, FICA	\$
Less: Other Deductions (Benefits, 401K, Union Dues, etc.)	\$	Less: Other Deductions (Benefits, 401K, Union Dues, etc.)	\$
Other*	\$	Other*	\$
Total:	\$	Total:	\$

<p>Is there any other income in the household?</p> <p style="text-align: center;">Yes or No</p>
<p>If yes, how much? \$</p> <p>What is the source of this income?</p>



Monthly Expenses (ALL Borrowers)		Assets & Liabilities (ALL Borrowers)	
	If Past Due Mark with X		Estimate Value
This Mortgage	\$	Checking Account(s)	\$
Real Estate Taxes (if not included in the mortgage payment)	\$	Savings/Money Market Account(s)	\$
Hazard Insurance (if not included in the mortgage payment)	\$	Stocks, Bonds and CD's	\$
Homeowners Assoc/Condo Dues	\$	IRA/Keogh Accounts (Vested)	\$
Other Mortgages, Liens, Rents	\$	401K/ESOP Accounts (Vested)	\$
Auto Loan(s)	\$	Home	\$
Auto Expenses/Insurance/Gasoline	\$	Other Real Estate	\$
Credit Cards	\$	Autos without Liens	\$
Installment Loans	\$	Cash Value of Life Insurance	\$
Health Insurance	\$	Other (Please List)	\$
Medical Expense	\$	Number of autos (do not add to total)	
Child Care	\$		
Child Support/Alimony*	\$		
Food	\$		
Spending Money	\$		
Water/Sewer	\$		
Gas	\$		
Electric	\$		
Cable/Internet	\$		
Phone	\$		
Cell Phone	\$		
Other (Please List)*	\$		
Total	\$	Total	\$

***Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.**

If you have a second mortgage on this property or own other real estate besides your primary residence, please attach a separate sheet with a complete list of property owned along with the lender name/address/phone number and account numbers. Please also include monthly payments/remaining balances/estimated property values and monthly rent amounts, if any rental income is collected.

Borrower Release and Authorization

I (we) acknowledge as follows: The financial information provided in the Financial Information and Disclosure Statement is a true and factual statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) mortgage loan on my (our) behalf will be made in strict reliance on the financial information provided.

I (we) also agree that if it is determined that I (we) have provided information that is misrepresented and thereby caused actions to be taken which would not have been taken had the true facts been known, I (we) shall be liable for any and all losses suffered by the lender of my (our) mortgage loan.

I (we) agree that my (our) lender, and/or its agent, Cenlar FSB, may discuss, obtain and share information, including but not limited to credit information, (FICO scores), about my (our) mortgage and financial situation with third parties in regards to a possible resolution alternative. The negotiation of any possible resolution or loss mitigation alternative will not constitute a waiver of or defense to my (our) lender's rights to commence or continue any action, and my (our) lender may contact other parties with financial interest in this property. Any negotiation for a possible loss mitigation resolution or alternative will be provided only if an agreement has been approved in writing by my (our) lender.

I (we) understand that my (our) lender and/or its agent, may require additional information to approve certain alternatives and am (are) willing to disclose requested information as necessary. I (we) hereby authorize my (our) lender to release to the following listed parties any and all information they may require for the purpose of a credit transaction. Please list any authorized 3rd parties (such as a credit counselor) if applicable: _____

I (we) agree that the my (our) signature(s) below grants the holder of my (our) mortgage the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and/or credit counseling representative (if applicable). By signing below, I (we) advise the lender that if I (we) should hereafter agree to a repayment plan for my (our) mortgage loan, reinstate my (our) mortgage loan, or pay off my (our) loan in full then, by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct my (our) lender to take no further action to process this request for a workout.

I (we) understand, acknowledge, and agree that the Servicer and Other Loan Participants can obtain, use and share tax return information for purposes of (i) originating; (ii) maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) or as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Servicer includes the Servicer's affiliates, agents, service providers and any of the aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of the aforementioned parties' successors and assigns.*

*©2019 The Mortgage Industry Standards Maintenance Organization. All rights reserved.

Borrower Signature:	Date:
Co-Borrower Signature:	Date:
Counseling Agency Name:	Counselor Name and Phone Number:



SHORT SALE/ DEED-IN-LIEU AUTHORIZATION FORM

A Short Sale

A Short Sale allows you to sell your house when it is worth less than the amount remaining on the mortgage loan and settle your mortgage debt. In a Short Sale, the lender must agree to accept an amount less than what is actually owed on the loan based on evidence of financial hardship and the value of the mortgaged property. Completion of a short sale may eliminate or reduce your mortgage debt.*†

By completing a Short Sale rather than allowing your house to go through foreclosure, your house will not be sold at a public sale or auction. After all other foreclosure alternatives have been considered and you've decided a Short Sale is right for you, we recommend you work with a licensed real estate agent who can assist you in listing your home for sale.

A Short Sale must be an “arms-length” transaction which means all parties involved in the sale must be unrelated and unaffiliated.

A Deed-in-Lieu of Foreclosure

In a Deed-in-Lieu transaction, you voluntarily transfer ownership and possession of the mortgage property to the owner of your mortgage in exchange for the lender to satisfy your mortgage debt.

A Deed-in-Lieu transaction, on terms that the mortgage company has approved, include making any required contributions, may provide benefits to you that may include avoiding foreclosure and eliminating your mortgage debt. *

Remember, you need to take action by completing and returning the Borrower Financial Form, signed IRS Form 4506-C and Short Sale Authorization Form in the envelope provided in order for us to be able to evaluate your request.

If you are interested in a Short Sale please check the below box

☐

If you are interested in a Deed-in-Lieu please check the below box

☐

Loan Number: 4774041794

THIRD PARTY AGENCIES – If your home is currently listed with an agent please complete the third party information requested below (if applicable) to assist us in processing your request.

Listing Realtor Information:

Name: _____
 Office Phone: _____
 Cell Phone: _____
 Email: _____

Title Company/Contact Name/Phone/Email:

Company name: _____
 Contact name: _____
 Office Phone: _____
 Email: _____

Negotiator (Housing Agency) Name/Phone/Email:

Name: _____
 Office Phone: _____
 Email: _____

Broker Name/Phone/Email:

Name: _____
 Office Phone: _____
 Email: _____

Attorney Name/Phone/Email:

Name: _____
 Office Phone: _____
 Email: _____

The undersigned borrower(s), ("Borrower(s)"), authorize(s)

Central Loan Administration & Reporting

its affiliates, agents and employees (collectively, "Servicer") to discuss with the above third parties described ("Third Party Agencies") on Borrower(s)'s behalf the sale of the property at the above-listed Property Address ("Property"), which is secured by a loan owned or serviced by Servicer ("Mortgage"), for an amount less than the outstanding principal balance of the Mortgage (such transaction, a "Short Sale").

Borrower(s)'s Third Party Agencies and Servicer are hereby authorized to share with each other any and all information reasonably requested or otherwise required to be exchanged in connection with the solicitation, negotiation and consummation of the Short Sale, including without limitation names, addresses, telephone numbers, Social Security numbers, income, credit scores, status of any current or previous workout review, account, balances, program eligibility payment activity and any other confidential (including nonpublic personal information) information related to Borrower(s), the Mortgage, or the Property.

Borrower(s) further agrees and acknowledge as follows: Borrower(s) have selected the Third Party Agencies.

Borrower(s) acknowledge that Servicer is not responsible for any act or omission of the Third Party Agencies, including anything the Third Party Agencies may do with information it is provided hereunder, or for any failure of the Third Party Agencies to competently perform its services.

Loan Number: 4774041794

This Third-Party Authorization will be effective until the completion of the Short Sale(s) unless terminated by Borrower(s) in writing.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION.

Borrower

Co-Borrower

Date

Date



SHORT SALE CHECKLIST/ DEED-IN-LIEU

If you **have an offer** on the property, provide the required documentation listed below (some of this information is the same as the income/hardship supporting documents requested in the first several pages of your borrower response package-it is only necessary to send one copy of those items)

- ☐ Copy of purchase and sale agreement
- ☐ Copy of estimated HUD-1 and/or Closing Disclosure
- ☐ Copy of listing agreement with listing history including price reductions
- ☐ Short Sale Authorization Form
- ☐ Copy of last two months paystubs for seller(s)
- ☐ Copy of last two months checking/savings statements
- ☐ Copy of two most recently filed tax returns
- ☐ Letter of hardship/explanation
- ☐ Monthly income/expense statement detailing income and expenses for seller(s)

If you **DO NOT have an offer** on the property, provide the required documentation listed below:

- ☐ Short Sale Authorization Form
- ☐ Copy of last two months paystubs for seller(s)
- ☐ Copy of last two months checking/savings statements
- ☐ Copy of two most recently filed tax returns
- ☐ Letter of hardship/explanation
- ☐ Monthly income/expense statement detailing income and expenses for seller(s)

* Cancellation of debt may have tax consequences. Please consult your tax advisor to discuss potential tax consequences.

† Even if approval for this program is granted, you may remain liable for any debt that is not extinguished.

Important Information Regarding Form 4506-C

Please complete the enclosed Form 4506-C per the instructions, which are included for your reference. Please return the form to the address below. For your convenience, you can also send the form via the fax number or email address provided below.

The 4506-C Form **will allow** Central Loan Administration & Reporting to electronically order your tax return transcripts on your behalf.

Mail:

Attn: Loss Mitigation Department 425 Phillips Blvd. Ewing, NJ 08618

Fax:

(609) 718-2655

Email:

DCCLM@loanadministration.com



Until we receive your tax return transcripts, your homeowner assistance package may not be considered complete and we may be unable to evaluate your request to be considered for a homeowner assistance program.

ATT74 January 2021

Form **4506-C**
(September 2020)

Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax ReturnOMB Number
1545-1872

▶ Do not sign this form unless all applicable lines have been completed.

▶ Request may be rejected if the form is incomplete or illegible.

▶ For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Name shown on tax return (if a joint return, enter the name shown first)	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a. If a joint return, enter spouse's name shown on tax return	2b. Second social security number or individual taxpayer identification number if joint tax return

3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)**4.** Previous address shown on the last return filed if different from line 3 (see instructions)**5a.** IVES participant name, address, and SOR mailbox ID
TALX Corporation, a provider of Equifax Verification Services 11432 Lackland Road St. Louis MO 63146, (888) 749-4411 Mailbox ID=Equifax01**5b.** Customer file number (if applicable) (see instructions)**Caution:** This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)**6.** **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request 1040

a. Return Transcript , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years	<input checked="" type="checkbox"/>
b. Account Transcript , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns	<input type="checkbox"/>
c. Record of Account , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years	<input type="checkbox"/>

7. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.**8.** Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)

12/31 /2020	12/31 /2019	12/31 /2018	12/31 /2017
-------------	-------------	-------------	-------------

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Print/Type name		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature		Date
	Print/Type name		

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1b. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note: If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "999999999" on the transcript.

Line 8. Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form . . . 10 min.
Preparing the form . . . 12 min.
Copying, assembling, and sending the form to the IRS . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
 Tax Forms and Publications Division
 1111 Constitution Ave. NW, IR-6526
 Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.





Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0701773 000007044 09SP02 00064001 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





November 29, 2022

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer(s):

This letter is to follow up on your previously received communication. Our review is taking longer than anticipated and we will need additional time to furnish a response. We will provide a response within 15 business days from our original expected response date.

Thank you for your patience.

Please contact us at (866) 677-8807 with any questions or concerns.

Sincerely,

Executive Resolution Analyst

CS060 016 AQR L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
IMPORTANT PRIVACY CHOICES

11/23/2022

Loan # 4774041794

0-836-ALO81-0160006-027-000-000-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Rev. April 2021



FACTS

WHAT DOES CITI DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • account balances and employment information • credit history and transaction history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citi chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citi share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 1-888-214-0017 - our menu will prompt you through your choices. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258 <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us any time to limit our sharing.</p>
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Questions?	Call 1-888-214-0017. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258
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Page 2

Who we are	
Who is providing this notice?	This notice is provided by Citibank, N.A. for individual clients of its mortgage and home equity business in the United States, CitiMortgage, Inc. and Central Loan Administration & Reporting ("Cenlar"). CitiMortgage provides servicing on behalf of Citi affiliates, including Citibank, N.A. and Citigroup Global Markets Realty Group, Cenlar services your home equity loan on behalf of CitiMortgage, Inc.
What we do	
How does Citi protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citi collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • provide account information or give us your contact information • provide employment information or apply for a loan • give us your income information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your credit worthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Citi name and financial companies such as Citigroup Global Markets, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies and other financial companies.</i>
Other important information	
<p>For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. For additional information concerning our privacy policies call 1-888-214-0017. For Speech and Hearing Impaired Customers TTY: (800) 945-0258.</p> <p>For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.</p>	

Citi acquires and uses services provided by third parties that collect and analyze customer data. This information may be used to service your accounts and for marketing purposes. For additional information about our privacy practices please go to www.citi.com/privacy.

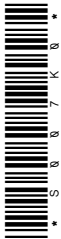


Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0703497 000007657 09SP03 00064003 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





December 07, 2022

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Borrower(s):

We recently received a request to change the mailing address or other
contact information on the above referenced Home Equity Line of Credit
account.

Before any changes can be made, the below form must be completed and signed
by all parties on the account. In addition to the completed form, you must
provide a copy of a government issued identification card, such as a
driver's license, passport, or military ID. Please mail these documents to
the address below:

Central Loan Administration & Reporting
Attn: HELOC Department
425 Phillips Blvd.
Ewing, NJ 08618

We appreciate your prompt attention to this matter.

Thank you.

XE106 021 LAW L4

Page 2

Loan Number: _____

Borrower Name - Printed

Co-Borrower Name - Printed

Borrower Name - Signature

Co-Borrower Name - Signature

Current Mailing Address

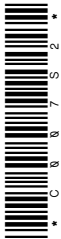
New Mailing Address

Primary Phone Number

Secondary Phone Number

E-Mail Address

XE106 021 LAW L4





Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0703497 000006638 09SP02 00064001 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





December 07, 2022

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Please be informed that your request to change the mailing address related
to the above-referenced home equity line of credit account was incomplete.

We are unable to complete your request at this time for the following
reason(s):

Please submit government issued identification with signed request.
Please complete and sign form.

Please resubmit your request on the new form that will be mailed to you
shortly. You may return the completed form to:

Attn: HELOC Department
425 Phillips Blvd.
Ewing, NJ 08618

We appreciate your prompt attention to this matter.

Thank you.

XE109 011 LAW L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0704698 000007496 09SP25 00064047 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland, CA 94606





December 9, 2022

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland, CA 94606

Re: Loan number: 4774041794
Property Address: 2316 Lakeshore Ave, Apt 16, Oakland, CA 94606

Dear Theya Kanagaratnam:

We are in receipt of your request to validate the debt related to the above-referenced loan ("the Loan"), which is dated November 7, 2022, and was received in our office on November 15, 2022.

The Loan was originated by CitiMortgage and is currently owned by CitiMortgage Inc., located at P.O Box 6728, Sioux Falls, SD 57117, telephone number 800-283-7918. CitiMortgage, located at 1000 Technology Drive, O'Fallon, MO 63338, telephone number 800-283-7918, is the servicer of the Loan. Cenlar FSB dba Central Loan Administration & Reporting ("Cenlar") subservices the Loan on behalf of CitiMortgage.

The Loan is due for the June 23, 2020 installment and the following payments are in arrears:
30 payments (June 2020 - December 2022) @ 202.70 = \$ 15,423.40

The following amounts are due and owing:

Accrued late charges	=	0
Other fees*	=	0
Escrow advance	=	0
Funds advanced**	=	\$1,526.64

*this amount represents 0 (please refer to the enclosed Fee Activity Ledger(s) for an itemization)

**this amount represents funds advanced on your behalf to date (please refer to the enclosed History of Corporate Advance Transactions for an itemization)

Also enclosed are copies of the Note and Deed of Trust that you signed at closing and a Loan History showing the activity on the account.

Should you have any questions regarding this matter, please contact me at 866-677-8807.

Sincerely,

Rafael Cruz

Rafael Cruz
Executive Resolution Specialist

Enclosures



SER1 4774041794

CUSTOMER SERVICE INV KW7/227 12/06/22 14:38:29

THEYA KANAGARATNAM 000-00-3695 0C TYPE 2ND-CONV. R LOC MAN F
 000-00-0000 IR 3.75000 BR L4 510-356-5776

ELCADN < HELOC ADDRESS CHANGE NOT AUTHORIZED

>: 12/07/22

-----~HIST-----* LOAN HISTORY *----- (MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	SG NO	TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION	
11-08-22	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
10-07-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
09-12-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
300.00	0.00	0.00	0.00	300.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
99.00	0.00	0.00	0.00	99.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
108.00	0.00	0.00	0.00	108.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
32.85	0.00	0.00	0.00	32.85	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
33.37	0.00	0.00	0.00	33.37	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
2.45	0.00	0.00	0.00	2.45	MTGR REC CORP ADV BA
08-31-22	00-00	630	ATTORNEY ADVANCES		
954.03	0.00	0.00	0.00	954.03	NON REC CORP ADV
08-31-22	00-00	630	ATTORNEY ADVANCES		
395.97	0.00	0.00	0.00	395.97	MTGR REC CORP ADV BA
08-05-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
07-07-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
06-10-22	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
12.40	0.00	0.00	0.00	12.40	NON REC CORP ADV
06-08-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
05-12-22	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.14-1	LATE CHARGE
04-27-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
04-25-22	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
85.00	0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA
04-11-22	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
03-24-22	00-00	631	PROPERTY PRESERVATION		

15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
03-14-22	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
02-11-22	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
02-08-22	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
02-04-22	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
11.54	0.00	0.00	0.00	11.54	NON REC CORP ADV
01-28-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
01-11-22	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
12-16-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
12-13-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
11-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	31.29-1	LATE CHARGE
11-10-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
10-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	29.83-1	LATE CHARGE
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
9.88	0.00	0.00	0.00	9.88	NON REC CORP ADV
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
10.90	0.00	0.00	0.00	10.90	NON REC CORP ADV
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
10.90	0.00	0.00	0.00	10.90	NON REC CORP ADV
09-24-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
09-13-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
08-23-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
85.00	0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA
08-11-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.92-1	LATE CHARGE
08-11-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
08-06-21	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
07-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	29.83-1	LATE CHARGE
06-11-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
05-20-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA



05-12-21	06-20	152	LATE CHARGE ASSESSMENT					
	0.00		0.00	0.00	0.00	30.56-1	LATE CHARGE	
04-12-21	06-20	152	LATE CHARGE ASSESSMENT					
	0.00		0.00	0.00	0.00	29.46-1	LATE CHARGE	
03-15-21	06-20	152	LATE CHARGE ASSESSMENT					
	0.00		0.00	0.00	0.00	30.56-1	LATE CHARGE	
02-22-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES					
	85.00		0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA	
02-03-21	00-00	632	STATUTORY EXPENSES					
	125.00		0.00	0.00	0.00	125.00	NON REC CORP ADV	
08-10-20	00-00	766	MISCELLANEOUS REPAYMENT					
	20.00		0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA	
07-01-20	06-20	172	PAYMENT		01			
	0.00		303.46	0.00	0.00			
								59,193.78
07-01-20	06-20	172	PAYMENT					
	303.46		0.00	0.00	0.00			
07-01-20	05-20	172	PAYMENT		01			
	0.00		321.14	204.55	0.00			
								59,497.24
07-01-20	05-20	172	PAYMENT					
	525.69		0.00	0.00	0.00			
07-01-20	04-20	172	PAYMENT		01			
	0.00		0.00	170.85	0.00			
07-01-20	04-20	172	PAYMENT					
	170.85		0.00	0.00	0.00			
06-11-20	04-20	152	LATE CHARGE ASSESSMENT					
	0.00		0.00	0.00	0.00	31.54-1	LATE CHARGE	
06-01-20	00-00	632	STATUTORY EXPENSES					
	125.00		0.00	0.00	0.00	125.00	NON REC CORP ADV	
05-26-20	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES					
	105.00		0.00	0.00	0.00	105.00	MTGR REC CORP ADV BA	
05-19-20	04-20	172	PAYMENT		01			
	0.00		355.66	0.00	0.00			
								59,818.38
05-19-20	04-20	172	PAYMENT					
	355.66		0.00	0.00	0.00			
05-19-20	03-20	172	PAYMENT		01			
	0.00		433.66	149.78	0.00			
								60,174.04
05-19-20	03-20	172	PAYMENT					
	583.44		0.00	0.00	0.00			
05-19-20	02-20	172	PAYMENT		01			
	0.00		0.00	260.90	0.00			
05-19-20	02-20	172	PAYMENT					
	260.90		0.00	0.00	0.00			
05-12-20	02-20	152	LATE CHARGE ASSESSMENT					

	0.00	0.00	0.00	0.00	31.59-1 LATE CHARGE	
04-13-20	02-20	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	35.01-1 LATE CHARGE	
03-09-20	02-20	172	PAYMENT		01	
	0.00	337.32	12.37	0.00		
						60,607.70
03-09-20	02-20	172	PAYMENT			
	349.69	0.00	0.00	0.00		
03-09-20	01-20	172	PAYMENT		01	
	0.00	0.00	250.31	0.00		
03-09-20	01-20	172	PAYMENT			
	250.31	0.00	0.00	0.00		
02-10-20	01-20	172	PAYMENT		01	
	0.00	262.84	54.94	0.00		
						60,945.02
02-10-20	01-20	172	PAYMENT			
	317.78	0.00	0.00	0.00		
02-10-20	12-19	172	PAYMENT		01	
	0.00	0.00	482.22	0.00		
02-10-20	12-19	172	PAYMENT			
	482.22	0.00	0.00	0.00		
01-13-20	12-19	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	28.93-1 LATE CHARGE	



Certified True And Correct Copy

When Recorded Mail To:

Citibank

Document Administration

1000 Technology Drive- MS 221

O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA

Citibank

P.O. Box 790017, MS 221

St. Louis, MO 63179

(800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, **THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606**, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at **2316 LAKESHORE AV, 16, OAKLAND, CA 94606** and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed **\$100,000.00** (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

<u>Theya Kanagaratnam</u> 10/03/2006 Trustor: THEYA KANAGAPATNAM <input type="checkbox"/> Married <input type="checkbox"/> Unmarried		Trustor: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	
<u>Theya Kanagaratnam</u> Trustor: THEYA KANAGARATNAM <input type="checkbox"/> Married <input type="checkbox"/> Unmarried		Trustor: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried

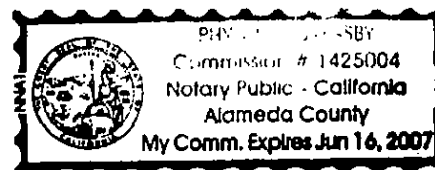
STATE OF CALIFORNIA
 COUNTY OF Alameda

On 10/03/2006, before me, Phyllis E. Grigsby, Notary Public, personally appeared **THEYA KANAGAPATNAM** personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON
PHYLLIS E. GRIGSBY
 Commission # 1425004
 Notary Public - California
 Alameda County
 My Comm. Expires Jun 16, 2007



(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.



Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. Inspection. We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. Forbearance Not a Waiver. Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. Notices. Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. Severability. If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. Due on Transfer Provision - Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. Default. If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. Assignment of Rents. As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. Future Loan Advances. Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. Release. Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____



SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036



**Duplicate
Original**



**Do Not
Destroy**

When Recorded Mail To:

Citibank

Document Administration

1000 Technology Drive- MS 221

O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA

Citibank

P.O. Box 790017, MS 221

St. Louis, MO 63179

(800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at 2316 LAKESHORE AV, 16, OAKLAND, CA 94606 and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed \$100,000.00 (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

Theya Kanagaratnam 10/03/2006

Trustor: **THEYA KANAGAPATNAM**

☐ Married

☐ Unmarried

Theya Kanagaratnam

Trustor: **THEYA KANAGARATNAM**

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

STATE OF CALIFORNIA
COUNTY OF Alameda

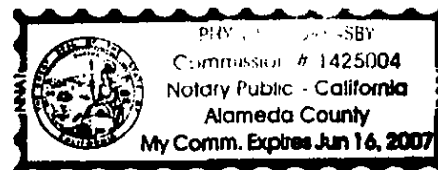
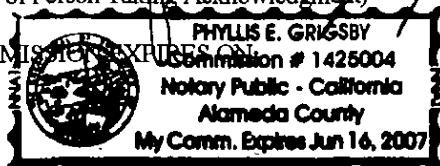
On 10/03/2006, before me,

Phyllis E. Grigsby, Notary Public
personally appeared **THEYA KANAGAPATNAM** personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON

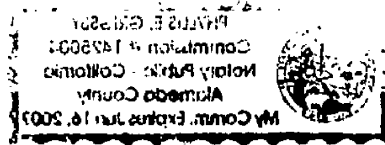
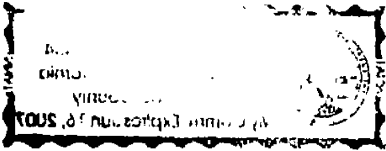


(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.





Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. **Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. **Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. **Notices.** Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. **Severability.** If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. **Due on Transfer Provision - Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. **Default.** If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. **Release.** Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____

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Tax ID: 023-0415-036



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Borrower(s): **THEYA KANAGARATNAM**

Property Address: **2316 LAKESHORE AV, 16, OAKLAND, CA 94606 (the "Property")**

Credit Limit:	\$100,000.00
Index:	8.250%
Initial Margin (if applicable):	Not Applicable
Initial Daily Periodic Rate (if applicable):	Not Applicable
Initial ANNUAL PERCENTAGE RATE (if applicable): (The Initial Annual Percentage Rate will vary as the Index varies)	Not Applicable
Date the Initial Margin Ends and Regular Margin Begins (if applicable):	Not Applicable
Regular Margin:	0.500%
Regular Daily Periodic Rate:	0.023973%
Regular ANNUAL PERCENTAGE RATE: (The Regular Annual Percentage Rate will vary as the Index varies)	8.750% (Index +/- the Regular Margin)

Closing Costs, Paid by Citibank*

Appraisal Fee:	\$310.00	Recording Fees: Alameda County Recorder	\$34.00
Credit Report Fee:	\$2.00	City/County Tax/Stamps:	\$0.00
Flood Certification Fee (Finance Charge):	\$4.25	State Tax/Stamps:	\$0.00
Settlement or Closing Fee (Finance Charge): NASCO	\$350.00	Intangible Tax:	\$0.00
Abstract or Title Search Fee: NASCO	\$50.00	Document Stamp Tax:	\$0.00
Title Examination Fee:	\$0.00	Mortgage Registration Tax:	\$0.00
Title Insurance Binder:	\$0.00	Tax Certificate Fee:	\$0.00
Document Preparation:	\$0.00	Mortgage Taxes: Borrower Portion	\$0.00
Overnight/Postage Fee (Finance Charge):	\$0.00	Lender's Portion	\$0.00
Appraisal Recertification Fee:	\$0.00		

Total Closing Costs: **\$ 750.25**

*These charges are paid outside of the closing by Lender. However, if your loan is terminated within the first 36 months, with the exception of the Lender's Portion of the Mortgage Taxes and the Document Preparation Fee, you will be required to repay us all of these closing costs incurred on your behalf.

The undersigned Borrower(s), jointly and severally if more than one, agree to all of the terms and conditions of this Home Equity Line of Credit Agreement and Disclosure, which consists of 9 pages, and acknowledge receipt of a completed copy, along with the notice about Your Billing Rights. The date of this Agreement is the latest date next to a Borrower's signature.

Theya Kanagaratnam Tk
THEYA KANAGARATNAM
Theya Kanagaratnam
 10/03/2006



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

1. DEFINITIONS: As used herein:

- a) "Account" means the Home Equity Line of Credit Account opened under the Agreement.
- b) "Agreement" means this Home Equity Line of Credit Agreement and Disclosure together with any modifications, amendments, replacements or substitutions thereto.
- c) "Business Day" means any day other than a Saturday, Sunday or a federal holiday.
- d) "Citibank" means Citibank, N.A..
- e) "Credit Limit" means the maximum aggregate amount of the Loan Advances that may be outstanding at any given time pursuant to the Agreement.
- f) "Draw Period" means the ten years from the date of the Agreement during which Loan Advances may be made.
- g) "Index" means the highest Prime Rate as published in the Money Rates section of *The Wall Street Journal* from time to time. *The Wall Street Journal* is available at many newsstands and public libraries, or you may obtain copies from The Wall Street Journal, 200 Burnett Road, Chicopee, Massachusetts 01020. A Prime Rate is not necessarily the lowest or best rate available.
- h) "Initial Pricing" means that your Agreement has an Initial Margin, Initial Daily Periodic Rate, and an Initial Annual Percentage Rate.
- i) "Loan Advances" means amounts drawn on your Account pursuant to the Agreement by Home Equity Line of Credit checks, or in any other way Citibank allows, and advances by Citibank pursuant to the Agreement or Mortgage to protect the Property or Citibank's security interest in the Property, including but not limited to advances to maintain required insurance on the Property or to pay taxes on the Property.
- j) "Mortgage" means the mortgage, deed of trust, deed to secure debt or cooperative security agreement which covers the Property which secures the Agreement.
- k) "Property" means the property described in the Mortgage which secures the Agreement.
- l) "Repayment Period" means the twenty years immediately following the Draw Period during which Loan Advances may not be made.
- m) "You," "Your" and "Yours," whether or not the first letter of the word is capitalized, means each person who signs below as Borrower, jointly and severally.

Certain other terms are defined elsewhere in this Agreement.

2. **PROMISE TO PAY:** You promise to pay to Citibank the total of all Closing Costs (if indicated above that Closing Costs are paid by Borrower), all Loan Advances, together with Finance Charges at the applicable daily periodic rate, and any other fees, charges or other Finance Charges, all as provided for in the Agreement.

3. HOW FINANCE CHARGES ARE IMPOSED AND DETERMINED:

- a) Finance Charges on Loan Advances at the applicable Daily Periodic Rate begin to accrue on the date the Loan Advance is posted to your Account. There is no grace period for repayment of your balance during which Finance Charges will not accrue. If there are any other Finance Charges payable under the Agreement, they will be dollar amounts itemized herein as Finance Charges and will be due and payable on the date of the Agreement.
- b) The appropriate margin is added to the Index to determine the Annual Percentage Rate, which will be divided by 365 (366 in leap years) to determine the Daily Periodic Rate which will be applied to the balance on which the Finance Charge will be computed during your monthly billing cycle.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) The Index used for a billing cycle will be the daily Index rate published each Business Day.
- d) If your Account has Initial Pricing:
 - (i) The Initial Margin shown above will be in effect from the date of the Agreement until the Date the Initial Margin Ends and Regular Margin Begins shown above.
 - (ii) The Initial Annual Percentage Rate and the Initial Daily Periodic Rate, shown above, will be in effect from the date of the Agreement and can change each Business Day.
 - (iii) On the Date the Initial Margin Ends and Regular Margin Begins shown above, the Regular Margin shown above will go into effect. If the Index has not changed so as to affect the rate, the Regular Annual Percentage Rate and Regular Daily Periodic Rate shown above will then be in effect and can change each Business Day.
- e) If your Account does not have Initial Pricing:
 - (i) The Regular Margin shown above will be in effect from the date of the Agreement.
 - (ii) The Regular Annual Percentage Rate and the Regular Daily Periodic Rate will be in effect from the date of the Agreement and can change each Business Day.
- f) Any increase in the Annual Percentage Rate will result in an increase in the minimum monthly payment. The Annual Percentage Rate will not exceed 18%, no matter how much the Index increases.
- g) You will be sent statements on a monthly cycle which will reflect your Account activity and any amounts you owe Citibank. The amount of the Finance Charge in your statements will be calculated by multiplying the daily periodic rate for the day by the daily balance for your Account at the end of each day in the monthly billing cycle. The resulting Finance Charges for each day are totaled at the end of the statement period and disclosed on the statement as "Finance Charges - Interest". To determine the daily balance Citibank takes the beginning balance of your Account each day, adds any new Loan Advances and other charges, and subtracts any payments and credits. Late Fees, credit life insurance, if any, and unpaid Finance Charges will not be counted as part of the daily balance for purposes of calculating the Finance Charge.
- h) Payments are applied first to due and unpaid Finance Charges and other charges and then to the unpaid balance of Loan Advances.

4. FINANCE CHARGES NOT DUE TO DAILY PERIODIC RATE; CLOSING COSTS:

- a) If you retained a mortgage broker, the amount of the mortgage broker fee, if any, is a Finance Charge. The amount of the mortgage broker fee is determined by your agreement with your mortgage broker and is not required by Citibank or paid by Citibank.
- b) If you agreed to pay the Closing Costs for your Account, your Closing Costs include Finance Charges in the amounts shown on page one of this Agreement for the cost of flood and tax certifications, overnight courier fees, and the cost charged by Citibank's attorneys or closing agents to conduct the closing for your Account.

5. OTHER CHARGES: These are charges other than Finance Charges. These charges are not counted as part of your daily unpaid balance of Loan Advances for purposes of computing Finance Charges:

- a) There is a \$50 Annual Fee associated with your Account. This fee will automatically be charged to your Account in the same manner as a Loan Advance beginning on the first anniversary of your Account opening and annually thereafter.
- b) Late Fee. If Citibank does not receive the full amount of any monthly payment due within 15 calendar days of the due date, you will be charged a Late Fee equal to the greater of 6% of the overdue payment or \$5. However, you will not be charged a Late Fee on an unpaid Late Fee.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) **Overlimit Fee.** If there is a Loan Advance which causes your Credit Limit to be exceeded, Citibank will charge you a \$29 overlimit fee. This charge will not be imposed on more than one transaction in any monthly billing cycle.
- d) **Stop Payment Fee.** If you request Citibank to stop payment on one of your Home Equity Line of Credit Checks, Citibank will charge you an \$8 stop payment charge per request.
- e) **Returned Item Fee.** If your payment is returned unpaid for any reason, Citibank will charge you a \$25 returned item fee.
- f) **Early Closure Release Fee.** If Citibank pays the closing costs to open your Account and, within 36 months of the date of this Agreement, you request that your Account be closed or take any other action which will result in a release of the Mortgage, you agree to pay an early closure release fee which will consist of all costs Citibank incurred to open your Account. These costs are disclosed as Closing Costs on the first page of this Agreement. The amount of this fee will be automatically charged to your Account in the same manner as a Loan Advance.
- g) **Other Fees Disclosed in Agreement.** Any charges imposed by Citibank, if any, in connection with your Account are disclosed above at the beginning of the Agreement and in Section 13 below.
- h) **Other Fees Disclosed in Mortgage.** You agree to pay any other fees or charges provided for in the Mortgage or otherwise provided for in the Agreement.
- i) **Fee to Release Prior Lien.** You may have to pay a fee to release a prior lien or security interest in the Property.
- j) **You agree to pay any reasonable costs incurred by Citibank in connection with the enforcement of its rights and remedies under the Agreement and the Mortgage, including, but not limited to, any reasonable attorneys' fees and other collection costs.**

6. **SECURITY INTEREST IN PROPERTY:** As security for the Agreement, you are giving Citibank a security interest in the Property located at the address shown above, which security interest secures all of your obligations under this Agreement and the Mortgage. This Property is more fully described in the Mortgage you will sign along with this Agreement. Collateral which secures other obligations to Citibank may also secure the Agreement.
7. **PAYMENT TERMS:** You agree to pay your monthly payments by the due date shown on your monthly statement. During the Draw Period, you agree to pay a minimum monthly payment, which will be shown on your monthly statement, and which will equal the sum of any past due or over Credit Limit amounts plus accrued and unpaid Finance Charges and other unpaid fees or charges imposed pursuant to the Agreement. Your paying this minimum monthly payment will not reduce the principal balance of Loan Advances which you owe Citibank, except to the extent over Credit Limit amounts are paid. During the Repayment Period, you agree to pay a monthly payment, which will be shown on your monthly statement, and which will equal the Finance Charges that have accrued on the outstanding balance for the billing period, plus principal equal to the greater of \$50 or 1/240th of your principal balance of Loan Advances as of the end of the Draw Period, plus the sum of the following amounts when applicable: past due amounts on your Account, amount owing in excess of your Credit Limit, Late Fees and other charges imposed pursuant to the Agreement. On the last payment due date of the Repayment Period, any remaining unpaid amounts owed Citibank will be due and payable. You may prepay your Account in whole or in part at any time without penalty, but if you request that your Account be closed or take any other action which will result in a release of the Mortgage, you may owe an early closure release fee as provided for in the OTHER CHARGES section. Loan Advances may not be drawn to make payments on the Account. Citibank may accept late payments or partial payments, even though marked "payment in full," without losing any of Citibank's rights under the Agreement.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

8. **TRANSACTION REQUIREMENTS:** You may draw Loan Advances during the Draw Period up to your Credit Limit if your Account has not been closed or suspended or your Credit Limit reduced to where further Loan Advances would not be permitted.
9. **TERMINATION OF ACCOUNT BY CITIBANK:** Citibank may close your Account, and require payment of the outstanding balance in full in a single payment, if:
- a) You fail to meet the repayment terms of the Agreement for any outstanding balance.
 - b) There has been fraud or a material misrepresentation by you in connection with the Account.
 - c) You take any action or fail to take any action which adversely affects the Property or Citibank's security interest in the Property, including but not limited to: a transfer of title to the Property or sale of the Property without Citibank's written permission; a failure to maintain any required insurance on the Property; failure to pay taxes on the Property; you permit the filing of a lien senior to that held by Citibank; the sole Borrower obligated on the Account dies; the Property is taken through eminent domain; a prior lien-holder forecloses; you commit waste or otherwise destructively use or fail to maintain the Property in a way that adversely affects the Property; there is illegal use of the Property which could subject the Property to seizure; one of two Co-Borrowers dies and Citibank's security is thereby adversely affected; or you move out of the Property and Citibank's security is thereby adversely affected.
 - d) You are or become an "executive officer" of Citibank as defined in Federal Reserve Board Regulation O and Citibank determines to require payment in full to comply with federal regulation.

In addition to the foregoing, Citibank shall have the right to exercise any and all of its rights and remedies allowed by law or as set forth in this Agreement or in the Mortgage, including, but not limited to, the right to bring an action against you and the right to bring a foreclosure action against the Property.

10. **SUSPENSION OF ACCOUNT OR REDUCTION OF CREDIT LIMIT BY CITIBANK:** Citibank may prohibit additional extensions of credit or reduce your Credit Limit during any period in which:
- a) You or any of you request a suspension of the Account or reduction of the Credit Limit.
 - b) The maximum Annual Percentage Rate is reached.
 - c) The value of the Property declines significantly below the Property's appraised value for purposes of the Account. As an example, if the value of the Property declines such that the initial difference between the Credit Limit and the available equity (based on the Property's appraised value) is reduced by fifty percent, such an event would constitute a significant decline in the value of the Property.
 - d) Citibank reasonably believes that you will be unable to fulfill the repayment obligations under the Agreement because of a material change in your financial circumstances.
 - e) You are in default of any material obligation under the Agreement or Mortgage.
 - f) Citibank is precluded by government action from imposing the Annual Percentage Rate provided for in the Agreement.
 - g) The priority of Citibank's security interest is adversely affected by government action to the extent that the value of the security interest is less than 120% of the Credit Limit.
 - h) Citibank is notified by its regulatory agency that continued advances constitute an unsafe and unsound practice.

If any of the above circumstances change during the Draw Period and you want to reopen your Account or increase your Credit Limit to the original Credit Limit, you must make such a request to Citibank in writing and pay any bona fide and reasonable appraisal and credit report fees actually incurred by Citibank to investigate whether the above circumstances continue to exist. If Citibank suspended your Account or reduced your Credit Limit as a result of your request, the request for reinstatement must be signed by all of you.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

You agree that you will not attempt to obtain any additional credit extensions once you know that your credit privileges have been terminated or suspended. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations under the Agreement.

11. **OTHER CHANGES TO THE ACCOUNT:** Citibank may change the Index and Regular Margin used under the Agreement if the original Index is no longer available, the new index has an historical movement substantially similar to that of the original Index, and the new index and margin would have resulted in an Annual Percentage Rate substantially similar to the rate in effect at the time the original Index became unavailable. Citibank may make a specified change to the Account if you specifically agree to the change in writing at that time. Citibank may make changes to the Account that will unequivocally benefit you throughout the remainder of the Account. Citibank may make insignificant changes in the terms of the Account, including but not limited to: changing the address to which payments are sent; minor changes to features such as the billing cycle date, the payment due date and the day of the month on which Index values are measured; changes in rounding practices within the tolerance rules allowed by applicable regulation; and changes to balance computation methods if the change produces an insignificant difference in the Finance Charge you pay.
12. **PROMOTIONAL RATE OFFERS:** At Citibank's discretion, Citibank may offer you a promotional rate (a promotional daily periodic rate and/or promotional margin). The period of time for which the promotional rate applies may be limited. Citibank will allocate your payments and credits to pay off balances at low promotional rates before paying off balances at higher periodic rates. Any promotional rate, the corresponding periodic rate, and the period of time during which it is in effect will be disclosed to you. Any promotional rate offer will be subject to the terms of the offer and this Agreement.
13. **OPTIONAL CONVERTED BALANCE FEATURE FOR CERTAIN ACCOUNTS:**

Option to Convert. Subject to the limitations described below, during the Draw Period and the first 15 years of the Repayment Period, you have the option to convert all or any portion of your Account balance to a fixed **Annual Percentage Rate** and Daily Periodic Rate for a fixed term. The **Annual Percentage Rate** does not include costs other than interest. Your exercise of your option to convert is subject to your meeting all of the conditions described below at the time that the fixed rate becomes effective.

Conversion Requirements. Each balance you convert to a fixed rate (the "Converted Balance") must be for a minimum amount of \$10,000.00. The aggregate unpaid amount of all your Converted Balances may not exceed \$500,000.00. However, Citibank may, in its sole discretion and without prior notice, allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00. Citibank's decision to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any fixed rate conversion does not obligate it to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any subsequent fixed rate conversion. Each Converted Balance may consist of any portion of the variable rate balance of your Account, any portion of any existing Converted Balance, or both. You may have outstanding a maximum of three (3) Converted Balances at any one time and you may not establish more than five (5) Converted Balances during the term of your Account. At the time of each conversion, you will designate the term for repayment of the Converted Balance. The term for repayment of the Converted Balance will be between 12 to 240 months, but must not exceed the last payment due date of the Repayment Period. You must sign all documentation requested by Citibank on a timely basis in order to effectuate a conversion to a fixed rate. Each conversion to a fixed rate will be effective on the first day of the monthly billing cycle that follows Citibank's receipt and processing of that documentation. You may not use your conversion option to establish a fixed rate for a new Loan Advance drawn on the Account. If you wish to authorize Citibank to pay your minimum monthly payments automatically from your checking or other authorized account, you must authorize Citibank to do so for all of your minimum monthly payments on all of your Converted Balances and the variable rate balance of your Account, and any cancellation or change with respect to that authorization will apply to all of your Converted Balances and the variable rate balance of your Account.

Credit Limit. The portion of your Credit Limit that is available for other Loan Advances will be reduced by the aggregate amount of unpaid Converted Balances. As you repay the principal of each Converted Balance, your available Credit Limit will be replenished in like amounts, subject to the conditions that generally apply to your right to obtain Loan Advances under the terms of this Agreement.

Conversion Fees. We may charge you \$50 each time you elect to convert a portion of your Account balance to a fixed rate.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Fixed Annual Percentage Rate and Daily Periodic Rate. The **Annual Percentage Rate** for each Converted Balance shall be fixed and will be determined based upon the value of a margin (the "Conversion Margin") and an index (the "Conversion Index"), which are described below. Citibank will add the Conversion Margin to the Conversion Index to determine the **Annual Percentage Rate** for the Converted Balance. The maximum **Annual Percentage Rate** that can apply to a Converted Balance is 18%. The Daily Periodic Rate for the Converted Balance will be equal to the **Annual Percentage Rate** for the Converted Balance divided by 365 (366, in a leap year).

Calculation of Periodic Finance Charges. The periodic **Finance Charge** on each Converted Balance for each monthly billing cycle will be calculated as follows. First, Citibank will determine the "daily Converted Balance" for each day of the monthly billing cycle. To determine the "daily Converted Balance," Citibank will take the beginning balance of the Converted Balance each day and subtract any payments and credits relating to that Converted Balance that are received that day. Late Fees, credit life insurance, if any, and unpaid **Finance Charges** will not be counted as part of the daily Converted Balance for purposes of calculating the periodic **Finance Charge**. Second, Citibank will multiply the daily Converted Balance for each day in the monthly billing cycle by the Daily Periodic Rate in effect for that day. This will calculate the periodic **Finance Charge** for each day in the monthly billing cycle. Third, Citibank will add together the resulting amounts, which will be the total periodic **Finance Charge** for the Converted Balance for the monthly billing cycle.

The Conversion Index. The Conversion Index is the 3-year Interest rate swap listed in the Board of Governors of the Federal Reserve System's Federal Reserve Statistical Release H.15 - Selected Interest Rates (Weekly), as most recently available on the effective date of the conversion to a fixed rate. This Federal Reserve publication can be found on the Board of Governors of the Federal Reserve System's internet web site at <http://www.federalreserve.gov> or may be obtained from the Board of Governors of the Federal Reserve System, Publications Services, 20th Street and Constitution Avenue, NW, Washington, D.C. 20551. If the Conversion Index or any replacement Conversion Index becomes unavailable, Citibank will select a new Conversion Index that will have a historical movement substantially similar to that of the unavailable Conversion Index, and the Conversion Margin will be changed so that the new Conversion Index plus the Conversion Margin will result in a new fixed rate that is substantially similar to the fixed rate that would have applied at the time that the unavailable Conversion Index became unavailable.

The Conversion Margin. The Conversion Margin for each Converted Balance shall be determined by us in our sole discretion based upon the term and rate available, at the time of each exercise of your option, for a comparable home equity loan offered by us to customers having line sizes, combined loan to value ratios and credit scores similar to you. A complete disclosure of the terms of that will apply to your Converted Balance shall be provided to you at the time of the conversion.

Minimum Monthly Payment. Your minimum monthly payment for each Converted Balance is the amount sufficient to repay the original principal balance of the Converted Balance, together with periodic **Finance Charges** at the applicable **Annual Percentage Rate**, in full in substantially equal monthly installments during the scheduled term for repayment of the Converted Balance. The entire outstanding principal balance of the Converted Balance, together with all accrued and unpaid **Finance Charges** and all other fees and charges relating to the Converted Balance, if not sooner paid, will be due and payable in full in a single payment on the last payment due date of the scheduled term for repayment of the Converted Balance. Citibank is not obligated to refinance this amount. The minimum monthly payment will not change by reason of the commencement of the Repayment Period. The minimum monthly payment is in addition to the minimum monthly payment that is due for the variable rate portion of your Account, as provided in Section 7 above, and will be due on the same payment due dates as are payments for the variable rate portion of your Account.

Conditions to Exercise of Your Option to Convert. Your right to exercise your option to convert is subject to your meeting all of the following conditions on the date that the conversion to the fixed rate is effective: (a) your Credit Limit must be for \$25,000.00 or more, (b) you must not be in default under any of the provisions of this Agreement and there may not be any defaults under any provisions of the Mortgage, (c) your Account and your right to obtain Loan Advances may not then be terminated or suspended.

14. **TAX IMPLICATIONS:** You should consult a tax advisor regarding the deductibility of interest (Finance Charges) and other charges under the Agreement.
15. **DELAY IN ENFORCEMENT:** Citibank may delay the exercise of Citibank's rights under the Agreement or Mortgage without losing them.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

16. **PROPERTY INSURANCE:** You agree to maintain insurance on the Property as provided for in the Mortgage. If Borrower fails to maintain property insurance, Citibank may obtain insurance coverage, at Citibank's option and Borrower's expense. Citibank is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Citibank, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Citibank under this Section shall be considered Loan Advances and become additional debt of Borrower secured by the Mortgage.
17. **CREDIT INFORMATION:** You understand and agree that Citibank may obtain credit reports for credit applications and for updates, renewals or extensions of the credit granted. Upon request, Citibank will inform you if a report has been obtained and will give you the name and address of the agency that furnished the report. You also agree that Citibank may obtain and use credit reports and other information that Citibank has obtained in a lawful manner consistent with Citibank's privacy policies about you for subsequent solicitations or for any other lawful purpose.
18. **FURTHER ASSURANCES:** You agree that, upon Citibank's request, you will promptly execute, acknowledge, initial and deliver to Citibank any documentation Citibank deems necessary to replace or correct any lost, misplaced, misstated or inaccurate document signed by you at closing.
19. **GOVERNING LAW:** The Agreement will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Agreement will be governed by the law of the state where the Property is located.
20. **DUE ON SALE:** The Mortgage or Deed of Trust which covers the Property contains substantially the following provision: Due on Transfer Provision – Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Citibank's prior written consent, Citibank may, at Citibank's option, require immediate payment in full of all sums secured by this Mortgage or Deed of Trust. However, Citibank shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Mortgage or Deed of Trust. If Citibank exercises this option, Citibank shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Mortgage or Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, Citibank may invoke any remedies permitted by this Mortgage or Deed of Trust without further notice or demand on You.
21. **CHANGE IN NAME, ADDRESS OR EMPLOYMENT:** You agree to notify us in writing of any change in name, address or employment.
22. **NO WAIVER:** Neither you nor Citibank shall be deemed to have waived any of rights, powers or remedies hereunder unless such waiver is embodied in a writing executed by either you or Citibank. The waiver by either you or Citibank of any breach or default by the other party to the Agreement in the performance of any obligation hereunder shall not constitute a waiver of any subsequent breach or default.
23. **NOTICES:** All notices provided for in the Agreement shall be in writing and shall be deemed given (a) when delivered on a Business Day if delivered personally, (b) on the day after deposit with any overnight courier if such date is a Business Day, (c) three days after deposit in the United States mail, if delivered by certified mail, return receipt requested, postage prepaid and addressed to you at the address set forth on the first page of the Agreement or addressed to Citibank at the customer service address shown on your monthly statement.
24. **INVALIDITY CLAUSE:** If any provision of the Agreement shall be otherwise unlawful, void, or for any reason unenforceable, then that provision shall be enforced to the maximum extent permissible so as to effect the intent of you and Citibank. In either case, the remainder of the Agreement shall continue in full force and effect.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

YOUR BILLING RIGHTS (KEEP THIS NOTICE FOR FUTURE USE)

This notice contains important information about your rights and Citibank's responsibilities under the Fair Credit Billing Act.

Notify Citibank in case of errors or questions about your bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to Citibank on a separate sheet at the address listed on your bill. Write to Citibank as soon as possible. Citibank must hear from you no later than 60 days after Citibank sent you the first bill on which the error or problem appeared. You can telephone Citibank, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized Citibank to pay your Home Equity Line of Credit bill automatically from your checking or other authorized account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach Citibank three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND CITIBANK'S RESPONSIBILITIES AFTER CITIBANK RECEIVES YOUR WRITTEN NOTICE

Citibank must acknowledge your letter within 30 days, unless Citibank has corrected the error by then. Within 90 days, Citibank must either correct the error or explain why Citibank believes the bill was correct.

After Citibank receives your letter, Citibank cannot try to collect any amount you question, or report you as delinquent. Citibank can continue to bill you for the amount you question, including Finance Charges, and Citibank can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while Citibank is investigating, but you are still obligated to pay the parts of your bill that are not in question.

If Citibank finds that Citibank made a mistake on your bill, you will not have to pay any Finance Charges related to any questioned amount. If Citibank did not make a mistake, you may have to pay Finance Charges, and you will have to make up any missed payments on the questioned amount. In either case, Citibank will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that Citibank thinks you owe, Citibank may report you as delinquent. However, if Citibank's explanation does not satisfy you and you write to Citibank within ten days telling Citibank that you still refuse to pay, Citibank must tell anyone Citibank reports you to that you have a question about your bill. And, Citibank must tell you the name of anyone Citibank reported you to. Citibank must tell anyone Citibank reports you to that the matter has been settled between you and Citibank when it finally is.

If Citibank does not follow these rules, Citibank cannot collect the first \$50 of the questioned amount, even if your bill was correct.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

AUTHORIZATION TO CHARGE ACCOUNT – AUTO-DEDUCT SERVICE

By signing below, you authorize Citibank to charge your account described below to pay the minimum amounts due Citibank under the above Home Equity Line of Credit Agreement and Disclosure.

Financial Institution Name: _____

Address: _____

ABA Number: _____

Account type: ☐ Checking ☐ Money Market ☐ Savings

Account Number: _____

Authorized Signature Date

Authorized Signature Date

As an option and not a condition to the Agreement, Citibank has offered you the convenience of making payments using pre-authorized payments from a checking or savings account as described.

Your payment will be made automatically on your current due date from your account described above. If your due date falls on a weekend or holiday, your payment will be deducted on the last business day before your due date. If there are insufficient funds in your account, Citibank may debit your account for the payment when sufficient funds are available. Your payment will be made automatically at the minimum due amount, as indicated on your billing statement. Even after you enroll for the auto-deduct service, you should continue to make payments due under your statement until the auto-deduct service is in place for your Account.

Citibank reserves the right to cancel the auto-deduct service for your Account if there are insufficient funds in your Account for any three consecutive scheduled debits or if any payment is 60 days in arrears. Citibank also reserves the right to change the terms and conditions of this Auto Deduct Agreement after 21 days prior notice to you.

YOU MAY ATTACH A COPY OF A VOIDED CHECK OR PREPRINTED DEPOSIT OR WITHDRAWAL SLIP FROM THE ACCOUNT DESCRIBED ABOVE IN WHICH FUNDS ARE TO BE DEBITED FROM.



HOME EQUITY LINE OF CREDIT NOTICE OF RIGHT TO CANCEL

Borrower's Name(s): **THEYA KANAGAPATNAM**

Address: **2316 LAKESHORE AV, 16, OAKLAND, CA 94606**

I. YOUR RIGHT TO CANCEL

We have agreed to establish an open-end credit account for you, and you have agreed to give us a [mortgage/lien/security interest] [on/in] your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events:

- (1) the opening date of your account which is 10/03/2006; or
- (2) the date you received your Truth in Lending disclosures; or
- (3) the date you received this notice of your right to cancel the account.

If You cancel the account, the [mortgage/lien/security interest] [on/in] Your home is also canceled. Within 20 days of receiving Your notice, We must take the necessary steps to reflect the fact that the [mortgage/lien/security interest] [in/on] Your home has been canceled. We must return to You any money or property You have given to Us or to anyone else in connection with the Account.

You may keep any money or property We have given You until We have done the things mentioned above, but You must then offer to return the money or property. If it is impractical or unfair for You to return the property, You must offer its reasonable value. You may offer to return the property at Your home or at the location of the property. Money must be returned to the address shown below. If We do not take possession of the money or property within 20 calendar days of Your offer, You may keep it without further obligation.

II. HOW TO CANCEL

If you decide to cancel the account, you may do so by notifying us, in writing, at:

CITIBANK
Home Equity Closing Department
P.O. Box 790160
St. Louis, MO 63179

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of 10/06/2006 (or midnight of the third business day following the latest of the three events listed above).

If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

III. I WISH TO CANCEL

Consumer's Signature: _____ Date: _____

Note: Each person having an ownership interest in the real estate being given as security in the transaction in connection with which this notice is being given must be given two copies of this notice properly completed.



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0704722 000005106 09SP02 00064001 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





December 09, 2022

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Thank you for your recent communication. We will promptly review and thoroughly research your inquiry. Once those steps have been completed a response will be provided within thirty (30) days.

If your communication includes a request for the identity and address of the owner of this loan, this information will be mailed to you separately within ten (10) business days.

Should you have any questions or concerns, please contact us by calling our direct phone number, (866) 677-8807.

Thank you,

Executive Resolution Analyst

CR044 030 LXL L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0705713 000010789 09SP25 00064047 L4

Theya Kanagaratnam
2316 Lakeshore Ave., Apt 16
Oakland, CA 94606-1055





December 14, 2022

Theya Kanagaratnam
2316 Lakeshore Ave., Apt 16
Oakland, CA 94606-1055

Re: Loan number: 4774041794
Property Address: 2316 Lakeshore Ave., Apt 16, Oakland, CA 94606

Dear Theya Kanagaratnam:

We are in receipt of your request to validate the debt related to the above-referenced loan ("the Loan"), which is dated November 7, 2022, and was received in our office on November 15, 2022.

The Loan was originated by CitiMortgage and is currently owned by CitiMortgage Inc., located at P.O Box 6728, Sioux Falls, SD 57117, telephone number 800-283-7918. CitiMortgage, located at 1000 Technology Drive, O'Fallon, MO 63338, telephone number 800-283-7918, is the servicer of the Loan. Cenlar FSB dba Central Loan Administration & Reporting ("Cenlar") subservices the Loan on behalf of CitiMortgage.

The Loan is due for the June 23, 2020 installment and the following payments are in arrears:
30 payments (June 2020 - December 2022) @ \$202.70 = \$15,423.40

The following amounts are due and owing:

Accrued late charges	=	\$0.00
Other fees*	=	\$0.00
Escrow advance	=	\$0.00
Funds advanced**	=	\$1,546.64

*this amount represents 0 (please refer to the enclosed Fee Activity Ledger(s) for an itemization)

**this amount represents funds advanced on your behalf to date (please refer to the enclosed History of Corporate Advance Transactions for an itemization)

Also enclosed are copies of the Note and Deed of Trust that you signed at closing and a Loan History showing the activity on the account.

Should you have any questions regarding this matter, please contact me at 866-677-8807.

Sincerely,

Rafael Cruz

Theya Kanagaratnam
December 14, 2022
Page 2

Rafael Cruz
Executive Resolution Specialist

Enclosures



Certified True And Correct Copy

When Recorded Mail To:

**Citibank
Document Administration
1000 Technology Drive- MS 221
O'Fallon, MO 63368-2240**

This Instrument Was Prepared By:

**SHILPA PANSANIA
Citibank
P.O. Box 790017, MS 221
St. Louis, MO 63179
(800) 925-2484**

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, **THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606**, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at **2316 LAKESHORE AV, 16, OAKLAND, CA 94606** and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed **\$100,000.00** (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

Theya Kanagaratnam 10/03/2006

Trustor: THEYA KANAGAPATNAM

☐ Married

☐ Unmarried

Theya Kanagaratnam

Trustor: THEYA KANAGARATNAM

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

STATE OF CALIFORNIA
COUNTY OF Alameda

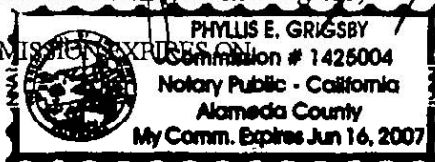
On 10/03/2006, before me,

Phyllis E. Grigsby, Notary Public
personally appeared THEYA KANAGAPATNAM personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON



(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.



Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. **Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. **Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. **Notices.** Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. **Severability.** If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. **Due on Transfer Provision - Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. **Default.** If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. **Release.** Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower. We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____

**Duplicate
Original**



**Do Not
Destroy**

When Recorded Mail To:

Citibank
 Document Administration
 1000 Technology Drive- MS 221
 O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA
 Citibank
 P.O. Box 790017, MS 221
 St. Louis, MO 63179
 (800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at 2316 LAKESHORE AV, 16, OAKLAND, CA 94606 and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed \$100,000.00 (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

<u>Theya Kanagaratnam</u> ^{TK} 10/03/2006			
Trustor: THEYA KANAGAPATNAM		Trustor:	
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried
<u>Theya Kanagaratnam</u>			
Trustor: THEYA KANAGARATNAM		Trustor:	
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried

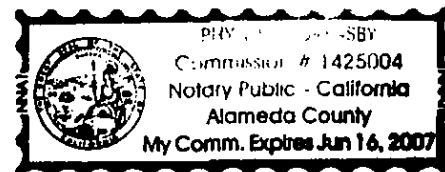
STATE OF CALIFORNIA
COUNTY OF Alameda

On 10/03/2006, before me, Phyllis E. Grigsby, Notary Public, personally appeared THEYA KANAGAPATNAM personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON
PHYLLIS E. GRIGSBY
Commission # 1425004
Notary Public - California
Alameda County
My Comm. Expires Jun 16, 2007

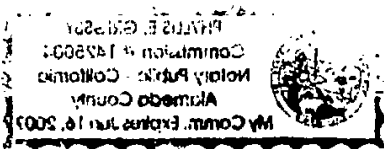
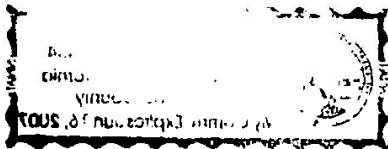


(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.





Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. **Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. **Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. **Notices.** Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. **Severability.** If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. **Due on Transfer Provision - Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. **Default.** If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. **Release.** Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____

SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036





HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Borrower(s): **THEYA KANAGARATNAM**

Property Address: **2316 LAKESHORE AV, 16, OAKLAND, CA 94606 (the "Property")**

Credit Limit:	\$100,000.00
Index:	8.250%
Initial Margin (if applicable):	Not Applicable
Initial Daily Periodic Rate (if applicable):	Not Applicable
Initial ANNUAL PERCENTAGE RATE (if applicable): (The Initial Annual Percentage Rate will vary as the Index varies)	Not Applicable
Date the Initial Margin Ends and Regular Margin Begins (if applicable):	Not Applicable
Regular Margin:	0.500%
Regular Daily Periodic Rate:	0.023973%
Regular ANNUAL PERCENTAGE RATE: (The Regular Annual Percentage Rate will vary as the Index varies)	8.750% (Index +/- the Regular Margin)

Closing Costs, Paid by Citibank*

Appraisal Fee:	\$310.00	Recording Fees: Alameda County Recorder	\$34.00
Credit Report Fee:	\$2.00	City/County Tax/Stamps:	\$0.00
Flood Certification Fee (Finance Charge):	\$4.25	State Tax/Stamps:	\$0.00
Settlement or Closing Fee (Finance Charge): NASCO	\$350.00	Intangible Tax:	\$0.00
Abstract or Title Search Fee: NASCO	\$50.00	Document Stamp Tax:	\$0.00
Title Examination Fee:	\$0.00	Mortgage Registration Tax:	\$0.00
Title Insurance Binder:	\$0.00	Tax Certificate Fee:	\$0.00
Document Preparation:	\$0.00	Mortgage Taxes: Borrower Portion	\$0.00
Overnight/Postage Fee (Finance Charge):	\$0.00	Lender's Portion	\$0.00
Appraisal Recertification Fee:	\$0.00		

Total Closing Costs: **\$ 750.25**

*These charges are paid outside of the closing by Lender. However, if your loan is terminated within the first 36 months, with the exception of the Lender's Portion of the Mortgage Taxes and the Document Preparation Fee, you will be required to repay us all of these closing costs incurred on your behalf.

The undersigned Borrower(s), jointly and severally if more than one, agree to all of the terms and conditions of this Home Equity Line of Credit Agreement and Disclosure, which consists of 9 pages, and acknowledge receipt of a completed copy, along with the notice about Your Billing Rights. The date of this Agreement is the latest date next to a Borrower's signature.

Theya Kanagaratnam Tk
THEYA KANAGARATNAM
Theya Kanagaratnam
 10/03/2006



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

1. DEFINITIONS: As used herein:

- a) "Account" means the Home Equity Line of Credit Account opened under the Agreement.
- b) "Agreement" means this Home Equity Line of Credit Agreement and Disclosure together with any modifications, amendments, replacements or substitutions thereto.
- c) "Business Day" means any day other than a Saturday, Sunday or a federal holiday.
- d) "Citibank" means Citibank, N.A..
- e) "Credit Limit" means the maximum aggregate amount of the Loan Advances that may be outstanding at any given time pursuant to the Agreement.
- f) "Draw Period" means the ten years from the date of the Agreement during which Loan Advances may be made.
- g) "Index" means the highest Prime Rate as published in the Money Rates section of *The Wall Street Journal* from time to time. *The Wall Street Journal* is available at many newsstands and public libraries, or you may obtain copies from The Wall Street Journal, 200 Burnett Road, Chicopee, Massachusetts 01020. A Prime Rate is not necessarily the lowest or best rate available.
- h) "Initial Pricing" means that your Agreement has an Initial Margin, Initial Daily Periodic Rate, and an Initial Annual Percentage Rate.
- i) "Loan Advances" means amounts drawn on your Account pursuant to the Agreement by Home Equity Line of Credit checks, or in any other way Citibank allows, and advances by Citibank pursuant to the Agreement or Mortgage to protect the Property or Citibank's security interest in the Property, including but not limited to advances to maintain required insurance on the Property or to pay taxes on the Property.
- j) "Mortgage" means the mortgage, deed of trust, deed to secure debt or cooperative security agreement which covers the Property which secures the Agreement.
- k) "Property" means the property described in the Mortgage which secures the Agreement.
- l) "Repayment Period" means the twenty years immediately following the Draw Period during which Loan Advances may not be made.
- m) "You," "Your" and "Yours," whether or not the first letter of the word is capitalized, means each person who signs below as Borrower, jointly and severally.

Certain other terms are defined elsewhere in this Agreement.

2. PROMISE TO PAY: You promise to pay to Citibank the total of all Closing Costs (if indicated above that Closing Costs are paid by Borrower), all Loan Advances, together with Finance Charges at the applicable daily periodic rate, and any other fees, charges or other Finance Charges, all as provided for in the Agreement.

3. HOW FINANCE CHARGES ARE IMPOSED AND DETERMINED:

- a) Finance Charges on Loan Advances at the applicable Daily Periodic Rate begin to accrue on the date the Loan Advance is posted to your Account. There is no grace period for repayment of your balance during which Finance Charges will not accrue. If there are any other Finance Charges payable under the Agreement, they will be dollar amounts itemized herein as Finance Charges and will be due and payable on the date of the Agreement.
- b) The appropriate margin is added to the Index to determine the Annual Percentage Rate, which will be divided by 365 (366 in leap years) to determine the Daily Periodic Rate which will be applied to the balance on which the Finance Charge will be computed during your monthly billing cycle.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) The Index used for a billing cycle will be the daily Index rate published each Business Day.
- d) If your Account has Initial Pricing:
 - (i) The Initial Margin shown above will be in effect from the date of the Agreement until the Date the Initial Margin Ends and Regular Margin Begins shown above.
 - (ii) The Initial Annual Percentage Rate and the Initial Daily Periodic Rate, shown above, will be in effect from the date of the Agreement and can change each Business Day.
 - (iii) On the Date the Initial Margin Ends and Regular Margin Begins shown above, the Regular Margin shown above will go into effect. If the Index has not changed so as to affect the rate, the Regular Annual Percentage Rate and Regular Daily Periodic Rate shown above will then be in effect and can change each Business Day.
- e) If your Account does not have Initial Pricing:
 - (i) The Regular Margin shown above will be in effect from the date of the Agreement.
 - (ii) The Regular Annual Percentage Rate and the Regular Daily Periodic Rate will be in effect from the date of the Agreement and can change each Business Day.
- f) Any increase in the Annual Percentage Rate will result in an increase in the minimum monthly payment. The Annual Percentage Rate will not exceed 18%, no matter how much the Index increases.
- g) You will be sent statements on a monthly cycle which will reflect your Account activity and any amounts you owe Citibank. The amount of the Finance Charge in your statements will be calculated by multiplying the daily periodic rate for the day by the daily balance for your Account at the end of each day in the monthly billing cycle. The resulting Finance Charges for each day are totaled at the end of the statement period and disclosed on the statement as "Finance Charges - Interest". To determine the daily balance Citibank takes the beginning balance of your Account each day, adds any new Loan Advances and other charges, and subtracts any payments and credits. Late Fees, credit life insurance, if any, and unpaid Finance Charges will not be counted as part of the daily balance for purposes of calculating the Finance Charge.
- h) Payments are applied first to due and unpaid Finance Charges and other charges and then to the unpaid balance of Loan Advances.

4. FINANCE CHARGES NOT DUE TO DAILY PERIODIC RATE; CLOSING COSTS:

- a) If you retained a mortgage broker, the amount of the mortgage broker fee, if any, is a Finance Charge. The amount of the mortgage broker fee is determined by your agreement with your mortgage broker and is not required by Citibank or paid by Citibank.
- b) If you agreed to pay the Closing Costs for your Account, your Closing Costs include Finance Charges in the amounts shown on page one of this Agreement for the cost of flood and tax certifications, overnight courier fees, and the cost charged by Citibank's attorneys or closing agents to conduct the closing for your Account.

5. OTHER CHARGES: These are charges other than Finance Charges. These charges are not counted as part of your daily unpaid balance of Loan Advances for purposes of computing Finance Charges:

- a) There is a \$50 Annual Fee associated with your Account. This fee will automatically be charged to your Account in the same manner as a Loan Advance beginning on the first anniversary of your Account opening and annually thereafter.
- b) Late Fee. If Citibank does not receive the full amount of any monthly payment due within 15 calendar days of the due date, you will be charged a Late Fee equal to the greater of 6% of the overdue payment or \$5. However, you will not be charged a Late Fee on an unpaid Late Fee.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) **Overlimit Fee.** If there is a Loan Advance which causes your Credit Limit to be exceeded, Citibank will charge you a \$29 overlimit fee. This charge will not be imposed on more than one transaction in any monthly billing cycle.
- d) **Stop Payment Fee.** If you request Citibank to stop payment on one of your Home Equity Line of Credit Checks, Citibank will charge you an \$8 stop payment charge per request.
- e) **Returned Item Fee.** If your payment is returned unpaid for any reason, Citibank will charge you a \$25 returned item fee.
- f) **Early Closure Release Fee.** If Citibank pays the closing costs to open your Account and, within 36 months of the date of this Agreement, you request that your Account be closed or take any other action which will result in a release of the Mortgage, you agree to pay an early closure release fee which will consist of all costs Citibank incurred to open your Account. These costs are disclosed as Closing Costs on the first page of this Agreement. The amount of this fee will be automatically charged to your Account in the same manner as a Loan Advance.
- g) **Other Fees Disclosed in Agreement.** Any charges imposed by Citibank, if any, in connection with your Account are disclosed above at the beginning of the Agreement and in Section 13 below.
- h) **Other Fees Disclosed in Mortgage.** You agree to pay any other fees or charges provided for in the Mortgage or otherwise provided for in the Agreement.
- i) **Fee to Release Prior Lien.** You may have to pay a fee to release a prior lien or security interest in the Property.
- j) **You agree to pay any reasonable costs incurred by Citibank in connection with the enforcement of its rights and remedies under the Agreement and the Mortgage, including, but not limited to, any reasonable attorneys' fees and other collection costs.**

6. **SECURITY INTEREST IN PROPERTY:** As security for the Agreement, you are giving Citibank a security interest in the Property located at the address shown above, which security interest secures all of your obligations under this Agreement and the Mortgage. This Property is more fully described in the Mortgage you will sign along with this Agreement. Collateral which secures other obligations to Citibank may also secure the Agreement.
7. **PAYMENT TERMS:** You agree to pay your monthly payments by the due date shown on your monthly statement. During the Draw Period, you agree to pay a minimum monthly payment, which will be shown on your monthly statement, and which will equal the sum of any past due or over Credit Limit amounts plus accrued and unpaid Finance Charges and other unpaid fees or charges imposed pursuant to the Agreement. Your paying this minimum monthly payment will not reduce the principal balance of Loan Advances which you owe Citibank, except to the extent over Credit Limit amounts are paid. During the Repayment Period, you agree to pay a monthly payment, which will be shown on your monthly statement, and which will equal the Finance Charges that have accrued on the outstanding balance for the billing period, plus principal equal to the greater of \$50 or 1/240th of your principal balance of Loan Advances as of the end of the Draw Period, plus the sum of the following amounts when applicable: past due amounts on your Account, amount owing in excess of your Credit Limit, Late Fees and other charges imposed pursuant to the Agreement. On the last payment due date of the Repayment Period, any remaining unpaid amounts owed Citibank will be due and payable. You may prepay your Account in whole or in part at any time without penalty, but if you request that your Account be closed or take any other action which will result in a release of the Mortgage, you may owe an early closure release fee as provided for in the OTHER CHARGES section. Loan Advances may not be drawn to make payments on the Account. Citibank may accept late payments or partial payments, even though marked "payment in full," without losing any of Citibank's rights under the Agreement.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

8. **TRANSACTION REQUIREMENTS:** You may draw Loan Advances during the Draw Period up to your Credit Limit if your Account has not been closed or suspended or your Credit Limit reduced to where further Loan Advances would not be permitted.
9. **TERMINATION OF ACCOUNT BY CITIBANK:** Citibank may close your Account, and require payment of the outstanding balance in full in a single payment, if:
 - a) You fail to meet the repayment terms of the Agreement for any outstanding balance.
 - b) There has been fraud or a material misrepresentation by you in connection with the Account.
 - c) You take any action or fail to take any action which adversely affects the Property or Citibank's security interest in the Property, including but not limited to: a transfer of title to the Property or sale of the Property without Citibank's written permission; a failure to maintain any required insurance on the Property; failure to pay taxes on the Property; you permit the filing of a lien senior to that held by Citibank; the sole Borrower obligated on the Account dies; the Property is taken through eminent domain; a prior lien-holder forecloses; you commit waste or otherwise destructively use or fail to maintain the Property in a way that adversely affects the Property; there is illegal use of the Property which could subject the Property to seizure; one of two Co-Borrowers dies and Citibank's security is thereby adversely affected; or you move out of the Property and Citibank's security is thereby adversely affected.
 - d) You are or become an "executive officer" of Citibank as defined in Federal Reserve Board Regulation O and Citibank determines to require payment in full to comply with federal regulation.

In addition to the foregoing, Citibank shall have the right to exercise any and all of its rights and remedies allowed by law or as set forth in this Agreement or in the Mortgage, including, but not limited to, the right to bring an action against you and the right to bring a foreclosure action against the Property.

10. **SUSPENSION OF ACCOUNT OR REDUCTION OF CREDIT LIMIT BY CITIBANK:** Citibank may prohibit additional extensions of credit or reduce your Credit Limit during any period in which:
 - a) You or any of you request a suspension of the Account or reduction of the Credit Limit.
 - b) The maximum Annual Percentage Rate is reached.
 - c) The value of the Property declines significantly below the Property's appraised value for purposes of the Account. As an example, if the value of the Property declines such that the initial difference between the Credit Limit and the available equity (based on the Property's appraised value) is reduced by fifty percent, such an event would constitute a significant decline in the value of the Property.
 - d) Citibank reasonably believes that you will be unable to fulfill the repayment obligations under the Agreement because of a material change in your financial circumstances.
 - e) You are in default of any material obligation under the Agreement or Mortgage.
 - f) Citibank is precluded by government action from imposing the Annual Percentage Rate provided for in the Agreement.
 - g) The priority of Citibank's security interest is adversely affected by government action to the extent that the value of the security interest is less than 120% of the Credit Limit.
 - h) Citibank is notified by its regulatory agency that continued advances constitute an unsafe and unsound practice.

If any of the above circumstances change during the Draw Period and you want to reopen your Account or increase your Credit Limit to the original Credit Limit, you must make such a request to Citibank in writing and pay any bona fide and reasonable appraisal and credit report fees actually incurred by Citibank to investigate whether the above circumstances continue to exist. If Citibank suspended your Account or reduced your Credit Limit as a result of your request, the request for reinstatement must be signed by all of you.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

You agree that you will not attempt to obtain any additional credit extensions once you know that your credit privileges have been terminated or suspended. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations under the Agreement.

11. OTHER CHANGES TO THE ACCOUNT: Citibank may change the Index and Regular Margin used under the Agreement if the original Index is no longer available, the new index has an historical movement substantially similar to that of the original Index, and the new index and margin would have resulted in an Annual Percentage Rate substantially similar to the rate in effect at the time the original Index became unavailable. Citibank may make a specified change to the Account if you specifically agree to the change in writing at that time. Citibank may make changes to the Account that will unequivocally benefit you throughout the remainder of the Account. Citibank may make insignificant changes in the terms of the Account, including but not limited to: changing the address to which payments are sent; minor changes to features such as the billing cycle date, the payment due date and the day of the month on which Index values are measured; changes in rounding practices within the tolerance rules allowed by applicable regulation; and changes to balance computation methods if the change produces an insignificant difference in the Finance Charge you pay.

12. PROMOTIONAL RATE OFFERS: At Citibank's discretion, Citibank may offer you a promotional rate (a promotional daily periodic rate and/or promotional margin). The period of time for which the promotional rate applies may be limited. Citibank will allocate your payments and credits to pay off balances at low promotional rates before paying off balances at higher periodic rates. Any promotional rate, the corresponding periodic rate, and the period of time during which it is in effect will be disclosed to you. Any promotional rate offer will be subject to the terms of the offer and this Agreement.

13. OPTIONAL CONVERTED BALANCE FEATURE FOR CERTAIN ACCOUNTS:

Option to Convert. Subject to the limitations described below, during the Draw Period and the first 15 years of the Repayment Period, you have the option to convert all or any portion of your Account balance to a fixed **Annual Percentage Rate** and Daily Periodic Rate for a fixed term. The **Annual Percentage Rate** does not include costs other than interest. Your exercise of your option to convert is subject to your meeting all of the conditions described below at the time that the fixed rate becomes effective.

Conversion Requirements. Each balance you convert to a fixed rate (the "Converted Balance") must be for a minimum amount of \$10,000.00. The aggregate unpaid amount of all your Converted Balances may not exceed \$500,000.00. However, Citibank may, in its sole discretion and without prior notice, allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00. Citibank's decision to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any fixed rate conversion does not obligate it to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any subsequent fixed rate conversion. Each Converted Balance may consist of any portion of the variable rate balance of your Account, any portion of any existing Converted Balance, or both. You may have outstanding a maximum of three (3) Converted Balances at any one time and you may not establish more than five (5) Converted Balances during the term of your Account. At the time of each conversion, you will designate the term for repayment of the Converted Balance. The term for repayment of the Converted Balance will be between 12 to 240 months, but must not exceed the last payment due date of the Repayment Period. You must sign all documentation requested by Citibank on a timely basis in order to effectuate a conversion to a fixed rate. Each conversion to a fixed rate will be effective on the first day of the monthly billing cycle that follows Citibank's receipt and processing of that documentation. You may not use your conversion option to establish a fixed rate for a new Loan Advance drawn on the Account. If you wish to authorize Citibank to pay your minimum monthly payments automatically from your checking or other authorized account, you must authorize Citibank to do so for all of your minimum monthly payments on all of your Converted Balances and the variable rate balance of your Account, and any cancellation or change with respect to that authorization will apply to all of your Converted Balances and the variable rate balance of your Account.

Credit Limit. The portion of your Credit Limit that is available for other Loan Advances will be reduced by the aggregate amount of unpaid Converted Balances. As you repay the principal of each Converted Balance, your available Credit Limit will be replenished in like amounts, subject to the conditions that generally apply to your right to obtain Loan Advances under the terms of this Agreement.

Conversion Fees. We may charge you \$50 each time you elect to convert a portion of your Account balance to a fixed rate.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Fixed Annual Percentage Rate and Daily Periodic Rate. The **Annual Percentage Rate** for each Converted Balance shall be fixed and will be determined based upon the value of a margin (the "Conversion Margin") and an index (the "Conversion Index"), which are described below. Citibank will add the Conversion Margin to the Conversion Index to determine the **Annual Percentage Rate** for the Converted Balance. The maximum **Annual Percentage Rate** that can apply to a Converted Balance is 18%. The Daily Periodic Rate for the Converted Balance will be equal to the **Annual Percentage Rate** for the Converted Balance divided by 365 (366, in a leap year).

Calculation of Periodic Finance Charges. The periodic **Finance Charge** on each Converted Balance for each monthly billing cycle will be calculated as follows. First, Citibank will determine the "daily Converted Balance" for each day of the monthly billing cycle. To determine the "daily Converted Balance," Citibank will take the beginning balance of the Converted Balance each day and subtract any payments and credits relating to that Converted Balance that are received that day. Late Fees, credit life insurance, if any, and unpaid **Finance Charges** will not be counted as part of the daily Converted Balance for purposes of calculating the periodic **Finance Charge**. Second, Citibank will multiply the daily Converted Balance for each day in the monthly billing cycle by the Daily Periodic Rate in effect for that day. This will calculate the periodic **Finance Charge** for each day in the monthly billing cycle. Third, Citibank will add together the resulting amounts, which will be the total periodic **Finance Charge** for the Converted Balance for the monthly billing cycle.

The Conversion Index. The Conversion Index is the 3-year Interest rate swap listed in the Board of Governors of the Federal Reserve System's Federal Reserve Statistical Release H.15 - Selected Interest Rates (Weekly), as most recently available on the effective date of the conversion to a fixed rate. This Federal Reserve publication can be found on the Board of Governors of the Federal Reserve System's internet web site at <http://www.federalreserve.gov> or may be obtained from the Board of Governors of the Federal Reserve System, Publications Services, 20th Street and Constitution Avenue, NW, Washington, D.C. 20551. If the Conversion Index or any replacement Conversion Index becomes unavailable, Citibank will select a new Conversion Index that will have a historical movement substantially similar to that of the unavailable Conversion Index, and the Conversion Margin will be changed so that the new Conversion Index plus the Conversion Margin will result in a new fixed rate that is substantially similar to the fixed rate that would have applied at the time that the unavailable Conversion Index became unavailable.

The Conversion Margin. The Conversion Margin for each Converted Balance shall be determined by us in our sole discretion based upon the term and rate available, at the time of each exercise of your option, for a comparable home equity loan offered by us to customers having line sizes, combined loan to value ratios and credit scores similar to you. A complete disclosure of the terms of that will apply to your Converted Balance shall be provided to you at the time of the conversion.

Minimum Monthly Payment. Your minimum monthly payment for each Converted Balance is the amount sufficient to repay the original principal balance of the Converted Balance, together with periodic **Finance Charges** at the applicable **Annual Percentage Rate**, in full in substantially equal monthly installments during the scheduled term for repayment of the Converted Balance. The entire outstanding principal balance of the Converted Balance, together with all accrued and unpaid **Finance Charges** and all other fees and charges relating to the Converted Balance, if not sooner paid, will be due and payable in full in a single payment on the last payment due date of the scheduled term for repayment of the Converted Balance. Citibank is not obligated to refinance this amount. The minimum monthly payment will not change by reason of the commencement of the Repayment Period. The minimum monthly payment is in addition to the minimum monthly payment that is due for the variable rate portion of your Account, as provided in Section 7 above, and will be due on the same payment due dates as are payments for the variable rate portion of your Account.

Conditions to Exercise of Your Option to Convert. Your right to exercise your option to convert is subject to your meeting all of the following conditions on the date that the conversion to the fixed rate is effective: (a) your Credit Limit must be for \$25,000.00 or more, (b) you must not be in default under any of the provisions of this Agreement and there may not be any defaults under any provisions of the Mortgage, (c) your Account and your right to obtain Loan Advances may not then be terminated or suspended.

14. **TAX IMPLICATIONS:** You should consult a tax advisor regarding the deductibility of interest (Finance Charges) and other charges under the Agreement.
15. **DELAY IN ENFORCEMENT:** Citibank may delay the exercise of Citibank's rights under the Agreement or Mortgage without losing them.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

16. **PROPERTY INSURANCE:** You agree to maintain insurance on the Property as provided for in the Mortgage. If Borrower fails to maintain property insurance, Citibank may obtain insurance coverage, at Citibank's option and Borrower's expense. Citibank is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Citibank, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Citibank under this Section shall be considered Loan Advances and become additional debt of Borrower secured by the Mortgage.
17. **CREDIT INFORMATION:** You understand and agree that Citibank may obtain credit reports for credit applications and for updates, renewals or extensions of the credit granted. Upon request, Citibank will inform you if a report has been obtained and will give you the name and address of the agency that furnished the report. You also agree that Citibank may obtain and use credit reports and other information that Citibank has obtained in a lawful manner consistent with Citibank's privacy policies about you for subsequent solicitations or for any other lawful purpose.
18. **FURTHER ASSURANCES:** You agree that, upon Citibank's request, you will promptly execute, acknowledge, initial and deliver to Citibank any documentation Citibank deems necessary to replace or correct any lost, misplaced, misstated or inaccurate document signed by you at closing.
19. **GOVERNING LAW:** The Agreement will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Agreement will be governed by the law of the state where the Property is located.
20. **DUE ON SALE:** The Mortgage or Deed of Trust which covers the Property contains substantially the following provision: Due on Transfer Provision – Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Citibank's prior written consent, Citibank may, at Citibank's option, require immediate payment in full of all sums secured by this Mortgage or Deed of Trust. However, Citibank shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Mortgage or Deed of Trust. If Citibank exercises this option, Citibank shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Mortgage or Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, Citibank may invoke any remedies permitted by this Mortgage or Deed of Trust without further notice or demand on You.
21. **CHANGE IN NAME, ADDRESS OR EMPLOYMENT:** You agree to notify us in writing of any change in name, address or employment.
22. **NO WAIVER:** Neither you nor Citibank shall be deemed to have waived any of rights, powers or remedies hereunder unless such waiver is embodied in a writing executed by either you or Citibank. The waiver by either you or Citibank of any breach or default by the other party to the Agreement in the performance of any obligation hereunder shall not constitute a waiver of any subsequent breach or default.
23. **NOTICES:** All notices provided for in the Agreement shall be in writing and shall be deemed given (a) when delivered on a Business Day if delivered personally, (b) on the day after deposit with any overnight courier if such date is a Business Day, (c) three days after deposit in the United States mail, if delivered by certified mail, return receipt requested, postage prepaid and addressed to you at the address set forth on the first page of the Agreement or addressed to Citibank at the customer service address shown on your monthly statement.
24. **INVALIDITY CLAUSE:** If any provision of the Agreement shall be otherwise unlawful, void, or for any reason unenforceable, then that provision shall be enforced to the maximum extent permissible so as to effect the intent of you and Citibank. In either case, the remainder of the Agreement shall continue in full force and effect.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

YOUR BILLING RIGHTS (KEEP THIS NOTICE FOR FUTURE USE)

This notice contains important information about your rights and Citibank's responsibilities under the Fair Credit Billing Act.

Notify Citibank in case of errors or questions about your bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to Citibank on a separate sheet at the address listed on your bill. Write to Citibank as soon as possible. Citibank must hear from you no later than 60 days after Citibank sent you the first bill on which the error or problem appeared. You can telephone Citibank, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized Citibank to pay your Home Equity Line of Credit bill automatically from your checking or other authorized account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach Citibank three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND CITIBANK'S RESPONSIBILITIES AFTER CITIBANK RECEIVES YOUR WRITTEN NOTICE

Citibank must acknowledge your letter within 30 days, unless Citibank has corrected the error by then. Within 90 days, Citibank must either correct the error or explain why Citibank believes the bill was correct.

After Citibank receives your letter, Citibank cannot try to collect any amount you question, or report you as delinquent. Citibank can continue to bill you for the amount you question, including Finance Charges, and Citibank can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while Citibank is investigating, but you are still obligated to pay the parts of your bill that are not in question.

If Citibank finds that Citibank made a mistake on your bill, you will not have to pay any Finance Charges related to any questioned amount. If Citibank did not make a mistake, you may have to pay Finance Charges, and you will have to make up any missed payments on the questioned amount. In either case, Citibank will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that Citibank thinks you owe, Citibank may report you as delinquent. However, if Citibank's explanation does not satisfy you and you write to Citibank within ten days telling Citibank that you still refuse to pay, Citibank must tell anyone Citibank reports you to that you have a question about your bill. And, Citibank must tell you the name of anyone Citibank reported you to. Citibank must tell anyone Citibank reports you to that the matter has been settled between you and Citibank when it finally is.

If Citibank does not follow these rules, Citibank cannot collect the first \$50 of the questioned amount, even if your bill was correct.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

AUTHORIZATION TO CHARGE ACCOUNT – AUTO-DEDUCT SERVICE

By signing below, you authorize Citibank to charge your account described below to pay the minimum amounts due Citibank under the above Home Equity Line of Credit Agreement and Disclosure.

Financial Institution Name: _____

Address: _____

ABA Number: _____

Account type: ☐ Checking ☐ Money Market ☐ Savings

Account Number: _____

Authorized Signature Date

Authorized Signature Date

As an option and not a condition to the Agreement, Citibank has offered you the convenience of making payments using pre-authorized payments from a checking or savings account as described.

Your payment will be made automatically on your current due date from your account described above. If your due date falls on a weekend or holiday, your payment will be deducted on the last business day before your due date. If there are insufficient funds in your account, Citibank may debit your account for the payment when sufficient funds are available. Your payment will be made automatically at the minimum due amount, as indicated on your billing statement. Even after you enroll for the auto-deduct service, you should continue to make payments due under your statement until the auto-deduct service is in place for your Account.

Citibank reserves the right to cancel the auto-deduct service for your Account if there are insufficient funds in your Account for any three consecutive scheduled debits or if any payment is 60 days in arrears. Citibank also reserves the right to change the terms and conditions of this Auto Deduct Agreement after 21 days prior notice to you.

YOU MAY ATTACH A COPY OF A VOIDED CHECK OR PREPRINTED DEPOSIT OR WITHDRAWAL SLIP FROM THE ACCOUNT DESCRIBED ABOVE IN WHICH FUNDS ARE TO BE DEBITED FROM.

SER1 4774041794 CUSTOMER SERVICE INV KW7/227 12/12/22 15:38:53

THEYA KANAGARATNAM 000-00-3695 0C TYPE 2ND-CONV. R LOC MAN F
 000-00-0000 IR 3.75000 BR L4 510-356-5776
 2316 LAKESHORE AV 16 OAKLAND CA 94606 0 000-000-0000

-----~HIST-----* LOAN HISTORY *----- (MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	SG NO	TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION	
12-08-22	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
11-08-22	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
10-07-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
09-12-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
300.00	0.00	0.00	0.00	300.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
99.00	0.00	0.00	0.00	99.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
108.00	0.00	0.00	0.00	108.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
32.85	0.00	0.00	0.00	32.85	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
33.37	0.00	0.00	0.00	33.37	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
2.45	0.00	0.00	0.00	2.45	MTGR REC CORP ADV BA
08-31-22	00-00	630	ATTORNEY ADVANCES		
954.03	0.00	0.00	0.00	954.03	NON REC CORP ADV
08-31-22	00-00	630	ATTORNEY ADVANCES		
395.97	0.00	0.00	0.00	395.97	MTGR REC CORP ADV BA
08-05-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
07-07-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
06-10-22	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
12.40	0.00	0.00	0.00	12.40	NON REC CORP ADV
06-08-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
05-12-22	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.14-1	LATE CHARGE
04-27-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
04-25-22	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
85.00	0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA
04-11-22	06-20	152	LATE CHARGE ASSESSMENT		

0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
03-24-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
03-14-22	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
02-11-22	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
02-08-22	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
02-04-22	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
11.54	0.00	0.00	0.00	11.54	NON REC CORP ADV
01-28-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
01-11-22	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
12-16-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
12-13-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
11-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	31.29-1	LATE CHARGE
11-10-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
10-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	29.83-1	LATE CHARGE
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
9.88	0.00	0.00	0.00	9.88	NON REC CORP ADV
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
10.90	0.00	0.00	0.00	10.90	NON REC CORP ADV
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
10.90	0.00	0.00	0.00	10.90	NON REC CORP ADV
09-24-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
09-13-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
08-23-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
85.00	0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA
08-11-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.92-1	LATE CHARGE
08-11-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
08-06-21	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
07-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	29.83-1	LATE CHARGE
06-11-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE

05-20-21	00-00	631	PROPERTY PRESERVATION						
15.00		0.00		0.00		0.00		15.00	MTGR REC CORP ADV BA
05-12-21	06-20	152	LATE CHARGE ASSESSMENT						
0.00		0.00		0.00		0.00		30.56-1	LATE CHARGE
04-12-21	06-20	152	LATE CHARGE ASSESSMENT						
0.00		0.00		0.00		0.00		29.46-1	LATE CHARGE
03-15-21	06-20	152	LATE CHARGE ASSESSMENT						
0.00		0.00		0.00		0.00		30.56-1	LATE CHARGE
02-22-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES						
85.00		0.00		0.00		0.00		85.00	MTGR REC CORP ADV BA
02-03-21	00-00	632	STATUTORY EXPENSES						
125.00		0.00		0.00		0.00		125.00	NON REC CORP ADV
08-10-20	00-00	766	MISCELLANEOUS REPAYMENT						
20.00		0.00		0.00		0.00		20.00	MTGR REC CORP ADV BA
07-01-20	06-20	172	PAYMENT				01		
0.00		303.46		0.00		0.00			
								59,193.78	
07-01-20	06-20	172	PAYMENT						
303.46		0.00		0.00		0.00			
07-01-20	05-20	172	PAYMENT				01		
0.00		321.14		204.55		0.00			
								59,497.24	
07-01-20	05-20	172	PAYMENT						
525.69		0.00		0.00		0.00			
07-01-20	04-20	172	PAYMENT				01		
0.00		0.00		170.85		0.00			
07-01-20	04-20	172	PAYMENT						
170.85		0.00		0.00		0.00			
06-11-20	04-20	152	LATE CHARGE ASSESSMENT						
0.00		0.00		0.00		0.00		31.54-1	LATE CHARGE
06-01-20	00-00	632	STATUTORY EXPENSES						
125.00		0.00		0.00		0.00		125.00	NON REC CORP ADV
05-26-20	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES						
105.00		0.00		0.00		0.00		105.00	MTGR REC CORP ADV BA
05-19-20	04-20	172	PAYMENT				01		
0.00		355.66		0.00		0.00			
								59,818.38	
05-19-20	04-20	172	PAYMENT						
355.66		0.00		0.00		0.00			
05-19-20	03-20	172	PAYMENT				01		
0.00		433.66		149.78		0.00			
								60,174.04	
05-19-20	03-20	172	PAYMENT						
583.44		0.00		0.00		0.00			
05-19-20	02-20	172	PAYMENT				01		
0.00		0.00		260.90		0.00			
05-19-20	02-20	172	PAYMENT						

260.90	0.00	0.00	0.00	
05-12-20	02-20	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	31.59-1 LATE CHARGE
04-13-20	02-20	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	35.01-1 LATE CHARGE
03-09-20	02-20	172	PAYMENT	01
0.00	337.32	12.37	0.00	
				60,607.70
03-09-20	02-20	172	PAYMENT	
349.69	0.00	0.00	0.00	
03-09-20	01-20	172	PAYMENT	01
0.00	0.00	250.31	0.00	
03-09-20	01-20	172	PAYMENT	
250.31	0.00	0.00	0.00	
02-10-20	01-20	172	PAYMENT	01
0.00	262.84	54.94	0.00	
				60,945.02
02-10-20	01-20	172	PAYMENT	
317.78	0.00	0.00	0.00	
02-10-20	12-19	172	PAYMENT	01
0.00	0.00	482.22	0.00	
02-10-20	12-19	172	PAYMENT	
482.22	0.00	0.00	0.00	
01-13-20	12-19	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	28.93-1 LATE CHARGE





HOME EQUITY LINE OF CREDIT NOTICE OF RIGHT TO CANCEL

Borrower's Name(s): **THEYA KANAGAPATNAM**

Address: **2316 LAKESHORE AV, 16, OAKLAND, CA 94606**

I. YOUR RIGHT TO CANCEL

We have agreed to establish an open-end credit account for you, and you have agreed to give us a [mortgage/lien/security interest] [on/in] your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events:

- (1) the opening date of your account which is **10/03/2006**; or
- (2) the date you received your Truth in Lending disclosures; or
- (3) the date you received this notice of your right to cancel the account.

If You cancel the account, the [mortgage/lien/security interest] [on/in] Your home is also canceled. Within 20 days of receiving Your notice, We must take the necessary steps to reflect the fact that the [mortgage/lien/security interest] [in/on] Your home has been canceled. We must return to You any money or property You have given to Us or to anyone else in connection with the Account.

You may keep any money or property We have given You until We have done the things mentioned above, but You must then offer to return the money or property. If it is impractical or unfair for You to return the property, You must offer its reasonable value. You may offer to return the property at Your home or at the location of the property. Money must be returned to the address shown below. If We do not take possession of the money or property within 20 calendar days of Your offer, You may keep it without further obligation.

II. HOW TO CANCEL

If you decide to cancel the account, you may do so by notifying us, in writing, at:

CITIBANK
Home Equity Closing Department
P.O. Box 790160
St. Louis, MO 63179

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of **10/06/2006** (or midnight of the third business day following the latest of the three events listed above).

If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

III. I WISH TO CANCEL

Consumer's Signature: _____ Date: _____

Note: Each person having an ownership interest in the real estate being given as security in the transaction in connection with which this notice is being given must be given two copies of this notice properly completed.



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0706942 000002890 09SP03 00064003 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606





4774041794 L4

12/14/2022

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606

Hours of Operation:

Customer Service: Monday - Friday, 8:30 AM to 8:00 PM ET
Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 LAKESHORE AV 16
16
OAKLAND, CA 94606

Dear Borrower(s):

Why am I receiving this letter?

We are contacting you regarding your incomplete application for a mortgage assistance program. Unfortunately, the deadline to submit the missing documents needed to complete your assistance application has passed. As of the date of this letter, you have not provided all of the outstanding items requested from you in the previous letter sent.

As explained in our previous correspondence, without the missing information requested your assistance application is considered incomplete and we are unable to review it to see if you qualify for a mortgage assistance program. Therefore, please be advised that at this time we will no longer continue processing your application.

If your account is in an existing loss mitigation option, the terms of that option will remain in effect until you qualify for and accept a new offer, cancel that option, or fail to perform under the terms of the existing option. If you have any questions, please contact us at 800-242-7178.

We want to assist you with your mortgage assistance program. The most expedient way to correct any errors regarding missing documents/ information, mentioned above, is to upload a new application via <https://www.loansolutioncenter.com>, where you can register your account and upload required forms or documentation.

For 24/7 access to information regarding your assistance request, we encourage you to use our online portal. To get started, go to <https://www.loansolutioncenter.com> and click the "Register here" link.

Once you have created an account, you can log in anytime from any web-enabled device, to confirm receipt of your package, check the status of the review, and be informed quickly of any additional information needed to complete your package. You can also elect to receive helpful text alerts to keep you informed of the status of your request.

You can easily upload documents that are needed as part of your assistance request directly to the portal at <https://www.loansolutioncenter.com>, without the hassle involved in mailing or faxing.

Create an account as soon as possible to start using the portal for quick access to the information you need.

What steps do I need to take next?

You will need to submit a payment of \$17,669.24, which is the total amount due on the loan, as soon as possible.

In order to avoid a negative impact to your credit rating resulting from late payments and to avoid foreclosure, it is important that you continue to make your mortgage payment by its scheduled due date.

Please send your payment in the total amount due to:

Loss Mitigation Department
PO Box 77408
Ewing, NJ 08628-6408

Who can I contact if I have questions or concerns?

If you have any questions or concerns about the contents of this letter, you can call us at 800-242-7178 during the business hours listed above.

Is there additional information I should know?

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

Thank you.

Required Legal Notice(s)

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Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0719719 000002336 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055





January 23, 2023

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 LAKESHORE AV 16
16
OAKLAND CA 94606

Dear Customer:

Recap of Your Mortgage Assistance Options

Thank you for speaking with us recently. Please know that we are always here to help. With that in mind, we want to make certain that you are aware of all the mortgage assistance options that may be available to you now or in the future.* These may include:

Short-Term Mortgage Assistance Options

- **Forbearance**
Forbearance is a temporary suspension of all or part of your monthly mortgage payment. It gives you the time and flexibility you need to manage your finances until you're able to resume your monthly mortgage payments. Forbearance does not mean your payments are forgiven. You are still required to fully repay your suspended payments, but we will work with you to review your available options at the end of your forbearance. There are COVID-19 streamline options that may be available to help you get back on track after a COVID-19 forbearance. For more information on these options visit <https://assistanceprograms.loanadministration.com>.
- **Repayment**
If you are able to make additional amounts to your regular monthly payment, this option allows you to catch up gradually over a period of time while making your regular monthly payments. Portions of your repayment amount are added to your monthly mortgage payment amount.

Permanent Mortgage Assistance Options

- **Loan Modification**
This option can change the terms of your loan to bring it current.
- **Short-sale**
A short sale is an alternative to foreclosure in which you may be able to sell your home to pay off your mortgage even if the sale price or proceeds from the sale turn out to be less than the balance remaining on your mortgage
- **Deed in Lieu**
A deed in lieu of foreclosure transfers the title of your property to the lender in exchange for being relieved of the mortgage debt.

855-839-6253 • www.loanadministration.com

Persons who are deaf, hard of hearing, or have limited speech may dial TTY 711.

**Available options may vary depending on investor guidelines. Additional eligibility requirements and documentation may be required. Please call us for help and guidance. We are monitoring investor guidelines to ensure we are considering all available options for you.*

For Questions or More Information about Your Options

Remember that no matter what option is best for your situation, the best way to find more information is <https://assistanceprograms.loanadministration.com> or call us at 800-242-7178. If you are currently on a forbearance and want more information on post forbearance options, please visit <https://assistanceprograms.loanadministration.com>.

For 24/7 access to information about a mortgage assistance request, we encourage you to use our online portal. To get started, go to <https://loansolutioncenter.com> and click the "Register here" link.

Once you have created an account, you can log in anytime from any web-enabled device, to confirm receipt of your package, check the status of the review, and be informed quickly of any additional information needed to complete your package. You can also elect to receive helpful text alerts to keep you informed of the status of your request. At the portal, you can easily upload required documents without the hassle involved in mailing or faxing.

Thank you.

Required Legal Notice(s)

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You may contact the Department of Housing and Urban Development (HUD) counseling service for counseling and for advisement on how they may assist you. If interested, please contact HUD at (800) 569-4287 or visit www.HUD.gov for more information.

For HUD Face-to-Face (including CA/NV/WA Non-FHA):

- If you have an FHA loan and are 40 or more days delinquent, please be advised that you have the right to request a face to face meeting with us to discuss all loss mitigation option(s) and answer any questions you may have regarding your loan. For Non-FHA loans with property addresses in CA, NV or WA, a face to face meeting can be offered if your loan is 30 or more days delinquent. Please contact us at 800-242-7178 if you have questions or would like to schedule meeting.



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0725798 000004709 09DP03 00064002 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





February 09, 2023

Hours of Operation:
Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606 1055

Qualified Written Requests, notifications of error, or requests for
information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
Oakland CA 94606

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.

Dear Customer:

This is a legally required notice. We are sending this notice to you because you are behind on your mortgage payment. We want to notify you of possible ways to avoid losing your home. We have a right to invoke foreclosure based on the terms of your mortgage contract. Please read this letter carefully.

Este es un aviso legalmente requerido. Le enviamos este aviso porque usted está atrasado en el pago de su hipoteca. Queremos informarle sobre las posibles maneras de evitar perder su vivienda. Tenemos el derecho a invocar una ejecución hipotecaria según los términos de su contrato hipotecario. Lea esta carta con atención.

We acknowledge the default may be partially or fully due to circumstances beyond your control. Your account has been assigned to the Loan Workout Department and we encourage you to contact us as soon as possible.

We may be able to work with you to find a mutually agreeable way to resolve the delinquency and avoid foreclosure. You may be eligible for one or more of the following homeowner assistance programs, however, please be aware there are no guarantees you will qualify for any of these options:

- **REPAYMENT PLAN:** We may be able to arrange an alternative payment plan, which will bring your account current over a period of time.
- **FORBEARANCE PLAN:** We may be able to temporarily reduce or suspend your monthly mortgage payments to give you time to recover from your financial hardship. You would be responsible for bringing the loan current by the end of the forbearance period.
- **LOAN MODIFICATION:** We may be able to modify the terms of your loan to bring your account current, and in some cases, defer principal, temporarily or permanently lower your interest rate and monthly mortgage payment based on the guidelines of the owner of your loan (the "Investor").
- **PRE-FORECLOSURE SALE:** With approval from your Investor, you may be eligible to sell your home before foreclosure can occur even if the value of your property is less than the amount you owe.
- **DEED-IN-LIEU:** If all other alternatives are unavailable to you, and if the Investor agrees, you may be able to deed the property to the Investor, rather than have the property foreclosed upon. In addition to other Investor requirements, in order for the Investor to accept a deed-in-lieu of foreclosure, there can be no other liens, including second mortgages, or other conditions that could affect title to the mortgaged property and the mortgaged property must be vacant.

XC107 187 CPI L4 (BO)

If you need help, the following options may be possible (most are subject to lender approval):

- Refinance your loan with us or another lender;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment;
- If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to sell your home and use the proceeds to pay off your current loan.

Si necesita ayuda, las siguientes opciones pueden ser posibles (la mayoría están sujetas a la aprobación del prestamista):

- Refinanciar su préstamo con nosotros u otro prestamista; Modificar los términos de su préstamo con nosotros;
- El aplazamiento de pagos le da más tiempo para pagar su pago mensual;
- Si no puede seguir pagando su hipoteca, es posible que su mejor opción sea buscar una vivienda más asequible. Como alternativa a la ejecución hipotecaria, es posible que pueda vender su casa y utilizar las ganancias para pagar su préstamo actual.

For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting the Department of Housing and Urban Development at www.hud.gov/findacounselor or by calling (800) 569-4287.

Para ayudarle a explorar sus opciones, el gobierno federal proporciona la información de contacto de asesores de vivienda. Puede acceder a esta información comunicándose con El Departamento de Vivienda y Desarrollo Urbano en www.hud.gov/findacounselor o llamando al (800) 569-4287.

Call us today to learn more about your options and instructions for how to apply.
The longer you wait, or the further you fall behind on your payments, the harder it will be to find a solution.

Central Loan Administration & Reporting
425 Phillips Blvd, Ewing, NJ 08618
800-242-7178

For more information, visit <https://www.loanadministration.com>

Llámenos hoy para obtener más información sobre sus opciones e instrucciones sobre cómo presentar una solicitud.

Cuanto más espere o más se atrase en sus pagos, más difícil será encontrar una solución.

Central Loan Administration & Reporting
425 Phillips Blvd, Ewing, NJ 08618
800-242-7178

Para más información, visite <https://www.loanadministration.com>

Thank you.

XC107 187 CPI L4

Required Legal Notices

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.

XC107 187 CPI L4





Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0728580 000001393 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055





February 22, 2023

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 LAKESHORE AV 16
16
OAKLAND CA 94606

Dear Customer:

Recap of Your Mortgage Assistance Options

Thank you for speaking with us recently. Please know that we are always here to help. With that in mind, we want to make certain that you are aware of all the mortgage assistance options that may be available to you now or in the future.* These may include:

Short-Term Mortgage Assistance Options

- **Forbearance**
Forbearance is a temporary suspension of all or part of your monthly mortgage payment. It gives you the time and flexibility you need to manage your finances until you're able to resume your monthly mortgage payments. Forbearance does not mean your payments are forgiven. You are still required to fully repay your suspended payments, but we will work with you to review your available options at the end of your forbearance. There are COVID-19 streamline options that may be available to help you get back on track after a COVID-19 forbearance. For more information on these options visit <https://assistanceprograms.loanadministration.com>.
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- **Deed in Lieu**
A deed in lieu of foreclosure transfers the title of your property to the lender in exchange for being relieved of the mortgage debt.

855-839-6253 • www.loanadministration.com

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**Available options may vary depending on investor guidelines. Additional eligibility requirements and documentation may be required. Please call us for help and guidance. We are monitoring investor guidelines to ensure we are considering all available options for you.*

For Questions or More Information about Your Options

Remember that no matter what option is best for your situation, the best way to find more information is <https://assistanceprograms.loanadministration.com> or call us at 800-242-7178. If you are currently on a forbearance and want more information on post forbearance options, please visit <https://assistanceprograms.loanadministration.com>.

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Thank you.

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You may contact the Department of Housing and Urban Development (HUD) counseling service for counseling and for advisement on how they may assist you. If interested, please contact HUD at (800) 569-4287 or visit www.HUD.gov for more information.

For HUD Face-to-Face (including CA/NV/WA Non-FHA):

- If you have an FHA loan and are 40 or more days delinquent, please be advised that you have the right to request a face to face meeting with us to discuss all loss mitigation option(s) and answer any questions you may have regarding your loan. For Non-FHA loans with property addresses in CA, NV or WA, a face to face meeting can be offered if your loan is 30 or more days delinquent. Please contact us at 800-242-7178 if you have questions or would like to schedule meeting.



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0728963 000001642 09SP03 00064003 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





February 22, 2023

Hours of Operation:
Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications of error, or requests for
information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Borrower(s):

Per our recent conversation, you indicated that you do not want any further communication from Central Loan Administration & Reporting. Please sign and return this document within 30 days in order for us to formally process your request. Failure to execute and return this document in a timely manner could result in continued communication from Central Loan Administration & Reporting.

If you have questions, please call us at 800-242-7178.

Thank You.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY – This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

XC073 010 TMV L4

****PLEASE SIGN/DATE BELOW AND RETURN THIS LETTER TO ****

Mailing Address:
PO Box 77407, Ewing NJ 08628
Fax: (609) 538-4017

Theya Kanagaratnam
Borrower

Co-Borrower

Date

Date

XC073 010 TMV L4





PO Box 77404
Ewing NJ 08628

4774041794 L4

Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.



www.loanadministration.com

**HOURS OF OPERATION**

Customer Service: 8:30 AM - 8:00 PM ET M-F
Collections Dept.: 8:00 AM - 9:00 PM ET M-F



855-839-6253



**Qualified Written Requests, notifications of error,
or requests for information concerning your loan
must be directed to:**
PO Box 77423, Ewing, NJ 08628



7-836-AUF76-0000004-001-1-000-000-000-000-XC001

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

02/22/2023

RE:

Loan Number: 4774041794

Property Address: 2316 LAKESHORE AV 16 16 OAKLAND CA 94606

Dear Customer:

Our records indicate we do not have your current telephone number and/or e-mail address in our records. As your loan company, it is imperative this information be available, in the event it becomes necessary to contact you regarding your loan.

Please provide your telephone number(s) and e-mail address in the spaces provided below and return this letter as soon as possible to PO Box 77407, Ewing, NJ 08628 or fax to (609) 538-4005.

Borrower Information:

Home Phone Number: _____
Work Phone Number: _____
Cell Phone Number: _____
E-mail Address: _____

Co-Borrower Information:

Home Phone Number: _____
Work Phone Number: _____
Cell Phone Number: _____
E-mail Address: _____

By signing below, you agree to allow:

Central Loan Administration & Reporting

its successors, assigns, and sub servicers to contact you by the following methods including, but not limited to, any telephone dialing system, sending text messages or emails using any email address you provide now or in the future, using manual calling methods, pre-recorded/artificial voice messages and/or use of an automatic dialing device or system, as applicable. You are also providing express consent to receive autodialed and/or prerecorded calls from:

Central Loan Administration & Reporting

its successors, assigns, and sub servicers at the telephone numbers associated with your account, even if it is a cellular phone number or other service for which you could be charged for such a call.

If you no longer want us to contact you by any of the above methods, you may contact us in writing at PO Box 77408, Ewing, NJ 08628-6408 or by calling us to change your preferences.

Borrower

Date

Co-Borrower

Date

Thank you.

Required Legal Notice(s)

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or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0730680 000004571 09SP02 00064001 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





March 01, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Thank you for your recent communication. We will promptly review and thoroughly research your inquiry. Once those steps have been completed a response will be provided within thirty (30) days.

If your communication includes a request for the identity and address of the owner of this loan, this information will be mailed to you separately within ten (10) business days.

Should you have any questions or concerns, please contact us by calling our direct phone number, (866) 677-8807.

Thank you,

Executive Resolution Analyst

CR044 031 AQR L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0735911 000006532 09SP02 00064001 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





March 13, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Theya Kanagaratnam,

We are following up in regard to your previously received communication.

Our review is taking longer than anticipated and we will need additional
time to furnish a response. We will provide a response as soon as our
research has concluded.

Thank you for your patience.

Should you have any questions or concerns, please contact us at
(866) 677-8807.

Sincerely,

Executive Resolution Analyst

CR077 028 AQR L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0739660 000017326 09SP25 00064047 L4

Theya Kanagaratnam
2316 Lakeshore Ave. Apt. 16
Oakland, CA 94606





March 27, 2023

Theya Kanagaratnam
2316 Lakeshore Ave. Apt. 16
Oakland, CA 94606

Re: Loan number: 4774041794
Property Address: 2316 Lakeshore Ave., Apt. 16, Oakland, CA 94606

Dear Theya Kanagaratnam:

We are in receipt of your request to validate the debt related to the above-referenced loan ("the Loan"), which is dated February 17, 2023, and was received in our office on February 28, 2023.

The Loan was originated by Citibank, N.A. and is currently owned by CitiMortgage Inc., located at P.O Box 6728, Sioux Falls, SD 57117-6728, telephone number 800-283-7918. CitiMortgage, located at 1000 Technology Drive, O'Fallon, MO 63368, telephone number 800-283-7918, is the servicer of the Loan. Cenlar FSB dba Central Loan Administration & Reporting ("Cenlar") subservices the Loan on behalf of CitiMortgage.

The Loan is due for the June 23, 2020 installment and the following payments are in arrears:
33 payments (June 2020 - March 2023) = a minimum payment of \$ 17,522.12

The following amounts are due and owing:

Accrued late charges	=	\$639.63
Other fees*	=	\$60.00
Escrow advance	=	\$0.00
Funds advanced**	=	\$1,612.92

*this amount represents payoff statement fees (please refer to the enclosed Fee Activity Ledger(s) for an itemization)

**this amount represents funds advanced on your behalf to date (please refer to the enclosed History of Corporate Advance Transactions for an itemization)

Also enclosed are copies of the Home Equity Line of Credit Agreement and Deed of Trust that you signed at closing and a Loan History showing the activity on the account.

From what we gather, you are somehow attempting to satisfy your obligation on the Loan; however, it is not accepted as such. Please be advised that the Loan has not been satisfied and we consider your letter to be of no legal effect. We will continue to service the Loan in accordance with its terms.

Theya Kanagaratnam
March 27, 2023
Page 2

Your loan was referred to foreclosure on May 31, 2022. To request a full reinstatement amount or a payoff statement, please reach out to our foreclosure attorney, Tiffany and Bosco, at (602) 255-6000.

The loan is currently owned by CitiMortgage Inc., located at PO Box 6728, Sioux Falls, SD 57117-6728, telephone number 800-283-7918.

Should you have any questions regarding this matter, please contact me at 866-677-8807.

Sincerely,

Rafael Cruz

Rafael Cruz
Executive Resolution Specialist

Enclosures



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:47:05
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

```

----- * MORE * -----
R      PAYEE      TRAN      RSN      USR      ESC PAYEE
  SORT      SORT      SORT      SORT      SORT
DATE RANGE:
TRN USR  ID   DATE      TRAN AMT  ESC PAYEE  PAYEE RSN  DESCRIPTION  DISBDT

632 NIV 0040 030123      26.28  0000000281 16R00 ATTC ATTORNEY COST

631 NIV 0039 022123      20.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT

631 NIV 0038 011923      20.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT

631 NIV 0037 120822      20.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT

631 NIV 0036 110822      20.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT

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History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:48:09
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

----- * MORE *-----
 R PAYEE TRAN RSN USR ESC PAYEE
 SORT SORT SORT SORT SORT
 DATE RANGE:
 TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DISBDT

631	NIV	0035	100722	15.00	SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
631	NIV	0034	091222	15.00	SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
632	NIV	0033	083122	300.00	0000000281	16R00	ATTC	ATTORNEY COST	
632	NIV	0032	083122	99.00	0000000281	16R00	ATTC	ATTORNEY COST	
632	NIV	0031	083122	108.00	0000000281	16R00	ATTC	ATTORNEY COST	



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:48:24
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

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----- * MORE * -----
R      PAYEE      TRAN      RSN      USR      ESC PAYEE
  SORT      SORT      SORT      SORT      SORT
DATE RANGE:
TRN USR  ID   DATE      TRAN AMT  ESC PAYEE  PAYEE RSN  DESCRIPTION  DISBDT

632 NIV 0030 083122      32.85  0000000281 16R00 ATTC ATTORNEY COST

632 NIV 0029 083122      33.37  0000000281 16R00 ATTC ATTORNEY COST

632 NIV 0028 083122       2.45  0000000281 16R00 ATTC ATTORNEY COST

630 NIV 0026 083122     395.97  0000000281 16R00 ATTO ATTORNEY FEES

631 NIV 0025 080522      15.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT
  
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History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:48:37
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

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----- * MORE * -----
R      PAYEE      TRAN      RSN      USR      ESC PAYEE
  SORT      SORT      SORT      SORT      SORT
DATE RANGE:
TRN USR  ID   DATE      TRAN AMT  ESC PAYEE  PAYEE RSN  DESCRIPTION  DISBDT

631 NIV 0024 070722      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT
631 NIV 0022 060822      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT
631 NIV 0021 042722      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT
633 NIV 0020 042522      85.00  PROTECK    16R00 BPOP  BROKER PRICE OPL
631 NIV 0019 032422      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT

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History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:48:50
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

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----- * MORE * -----
R      PAYEE      TRAN      RSN      USR      ESC PAYEE
  SORT      SORT      SORT      SORT      SORT
DATE RANGE:
TRN USR  ID   DATE      TRAN AMT  ESC PAYEE  PAYEE RSN  DESCRIPTION  DISBDT

631 NIV 0016 012822      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT
631 NIV 0015 121621      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT
631 NIV 0014 111021      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT
631 NIV 0010 092421      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT
633 NIV 0009 082321      85.00   LSI        16R00 BPOP  BROKER PRICE OPL
  
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History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:49:02
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

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----- * END * -----
R      PAYEE      TRAN      RSN      USR      ESC PAYEE
  SORT      SORT      SORT      SORT      SORT
DATE RANGE:
TRN USR  ID   DATE      TRAN AMT  ESC PAYEE  PAYEE RSN  DESCRIPTION  DISBDT

631 NIV 0008 081121      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT

631 NIV 0006 052021      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT

633 NIV 0005 022221      85.00   LSI        16R00 BPOP  BROKER PRICE OPL

766 AUR 0003 081020      20.00-      16R00 BPOP  BROKER PRICE OPL

633 NIV 0001 052620     105.00   LSI        16R00 BPOP  BROKER PRICE OPL

```

** TOTAL SELECTED DDCH CORP ADV TRANS: 1,612.92



Certified True And Correct Copy

When Recorded Mail To:

**Citibank
Document Administration
1000 Technology Drive- MS 221
O'Fallon, MO 63368-2240**

This Instrument Was Prepared By:

**SHILPA PANSANIA
Citibank
P.O. Box 790017, MS 221
St. Louis, MO 63179
(800) 925-2484**

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, **THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606**, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at **2316 LAKESHORE AV, 16, OAKLAND, CA 94606** and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed **\$100,000.00** (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

Theya Kanagaratnam 10/03/2006

Trustor: THEYA KANAGAPATNAM

☐ Married

☐ Unmarried

Theya Kanagaratnam

Trustor: THEYA KANAGARATNAM

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

STATE OF CALIFORNIA
COUNTY OF Alameda

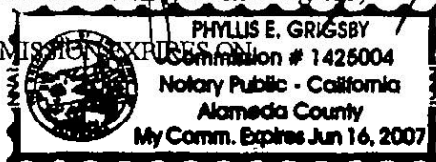
On 10/03/2006, before me,

Phyllis E. Grigsby, Notary Public
personally appeared THEYA KANAGAPATNAM personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON



(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.



Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. **Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. **Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. **Notices.** Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. **Severability.** If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. **Due on Transfer Provision - Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. **Default.** If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. **Release.** Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower. We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____



SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036



**Duplicate
Original**



**Do Not
Destroy**

When Recorded Mail To:

Citibank
 Document Administration
 1000 Technology Drive- MS 221
 O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA
 Citibank
 P.O. Box 790017, MS 221
 St. Louis, MO 63179
 (800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at 2316 LAKESHORE AV, 16, OAKLAND, CA 94606 and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed \$100,000.00 (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

<u>Theya Kanagaratnam</u> ^{Tk} 10/03/2006			
Trustor: THEYA KANAGAPATNAM		Trustor:	
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried
<u>Theya Kanagaratnam</u>			
Trustor: THEYA KANAGARATNAM		Trustor:	
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried

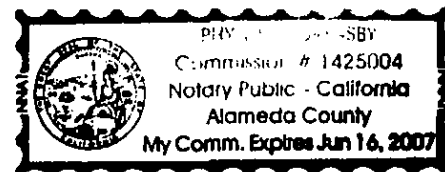
STATE OF CALIFORNIA
COUNTY OF Alameda

On 10/03/2006, before me, Phyllis E. Grigsby, Notary Public, personally appeared THEYA KANAGAPATNAM personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON
PHYLLIS E. GRIGSBY
Commission # 1425004
Notary Public - California
Alameda County
My Comm. Expires Jun 16, 2007

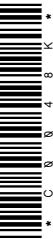
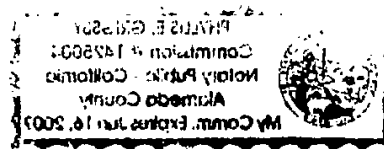
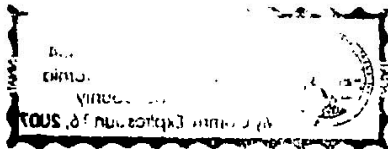


(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.





Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. **Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. **Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. **Notices.** Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. **Severability.** If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. **Due on Transfer Provision - Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. **Default.** If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. **Release.** Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower. We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____

SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036



Fee Activity Ledger (FEE1)

4774041794 FEE ACTIVITY LEDGER 03/13/23 20:00:46
SELECTED CODES FROM MMDDYY PAGE 2 OF 2
THEYA KANAGARATNAM 2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

FEE	DATE	DATE	DATE
CODE DESCRIPTION	ASSESSED	PAID	WAIVED
1 LATE CHARGE	11-12-21		
1 LATE CHARGE	12-13-21		
1 LATE CHARGE	01-11-22		
1 LATE CHARGE	02-11-22		
1 LATE CHARGE	03-14-22		
1 LATE CHARGE	04-11-22		
1 LATE CHARGE	05-12-22		
P P/O STMT PREPARA	11-07-22		
P P/O STMT PREPARA	11-28-22		
AMOUNT	AMOUNT	AMOUNT	AMOUNT
31.29	30.19	30.56	30.19
30.19	30.19	30.56	30.19
30.56	30.14		
30.00	30.00		
30.00			
NET 699.63	TOTALS 699.63	0.00	0.00
** NO MORE ITEMS IN ACTIVITY LEDGER **			



Fee Activity Ledger (FEE1)

4774041794 FEE ACTIVITY LEDGER 03/13/23 20:00:28
 SELECTED CODES FROM MMDDYY PAGE 1 OF 2
 THEYA KANAGARATNAM 2316 LAKESHORE AVE APT 16
 OAKLAND CA 94606-1055

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGE	10-28-19	57.53				
1	LATE CHARGE	01-13-20	28.93				
1	LATE CHARGE	04-13-20	35.01				
1	LATE CHARGE	05-12-20	31.59				
1	LATE CHARGE	06-11-20	31.54				
1	LATE CHARGE	03-15-21	30.56				
1	LATE CHARGE	04-12-21	29.46				
1	LATE CHARGE	05-12-21	30.56				
1	LATE CHARGE	06-11-21	30.56				
1	LATE CHARGE	07-12-21	29.83				
1	LATE CHARGE	08-11-21	30.92				
1	LATE CHARGE	09-13-21	30.19				
1	LATE CHARGE	10-12-21	29.83				
NET	699.63	TOTALS	699.63		0.00		0.00





HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Borrower(s): **THEYA KANAGARATNAM**

Property Address: **2316 LAKESHORE AV, 16, OAKLAND, CA 94606 (the "Property")**

Credit Limit:	\$100,000.00
Index:	8.250%
Initial Margin (if applicable):	Not Applicable
Initial Daily Periodic Rate (if applicable):	Not Applicable
Initial ANNUAL PERCENTAGE RATE (if applicable): (The Initial Annual Percentage Rate will vary as the Index varies)	Not Applicable
Date the Initial Margin Ends and Regular Margin Begins (if applicable):	Not Applicable
Regular Margin:	0.500%
Regular Daily Periodic Rate:	0.023973%
Regular ANNUAL PERCENTAGE RATE: (The Regular Annual Percentage Rate will vary as the Index varies)	8.750% (Index +/- the Regular Margin)

Closing Costs, Paid by Citibank*

Appraisal Fee:	\$310.00	Recording Fees: Alameda County Recorder	\$34.00
Credit Report Fee:	\$2.00	City/County Tax/Stamps:	\$0.00
Flood Certification Fee (Finance Charge):	\$4.25	State Tax/Stamps:	\$0.00
Settlement or Closing Fee (Finance Charge): NASCO	\$350.00	Intangible Tax:	\$0.00
Abstract or Title Search Fee: NASCO	\$50.00	Document Stamp Tax:	\$0.00
Title Examination Fee:	\$0.00	Mortgage Registration Tax:	\$0.00
Title Insurance Binder:	\$0.00	Tax Certificate Fee:	\$0.00
Document Preparation:	\$0.00	Mortgage Taxes: Borrower Portion	\$0.00
Overnight/Postage Fee (Finance Charge):	\$0.00	Lender's Portion	\$0.00
Appraisal Recertification Fee:	\$0.00		

Total Closing Costs: **\$ 750.25**

*These charges are paid outside of the closing by Lender. However, if your loan is terminated within the first 36 months, with the exception of the Lender's Portion of the Mortgage Taxes and the Document Preparation Fee, you will be required to repay us all of these closing costs incurred on your behalf.

The undersigned Borrower(s), jointly and severally if more than one, agree to all of the terms and conditions of this Home Equity Line of Credit Agreement and Disclosure, which consists of 9 pages, and acknowledge receipt of a completed copy, along with the notice about Your Billing Rights. The date of this Agreement is the latest date next to a Borrower's signature.

Theya Kanagaratnam Tk
THEYA KANAGARATNAM
Theya Kanagaratnam
 10/03/2006



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

1. DEFINITIONS: As used herein:

- a) "Account" means the Home Equity Line of Credit Account opened under the Agreement.
- b) "Agreement" means this Home Equity Line of Credit Agreement and Disclosure together with any modifications, amendments, replacements or substitutions thereto.
- c) "Business Day" means any day other than a Saturday, Sunday or a federal holiday.
- d) "Citibank" means Citibank, N.A..
- e) "Credit Limit" means the maximum aggregate amount of the Loan Advances that may be outstanding at any given time pursuant to the Agreement.
- f) "Draw Period" means the ten years from the date of the Agreement during which Loan Advances may be made.
- g) "Index" means the highest Prime Rate as published in the Money Rates section of *The Wall Street Journal* from time to time. *The Wall Street Journal* is available at many newsstands and public libraries, or you may obtain copies from The Wall Street Journal, 200 Burnett Road, Chicopee, Massachusetts 01020. A Prime Rate is not necessarily the lowest or best rate available.
- h) "Initial Pricing" means that your Agreement has an Initial Margin, Initial Daily Periodic Rate, and an Initial Annual Percentage Rate.
- i) "Loan Advances" means amounts drawn on your Account pursuant to the Agreement by Home Equity Line of Credit checks, or in any other way Citibank allows, and advances by Citibank pursuant to the Agreement or Mortgage to protect the Property or Citibank's security interest in the Property, including but not limited to advances to maintain required insurance on the Property or to pay taxes on the Property.
- j) "Mortgage" means the mortgage, deed of trust, deed to secure debt or cooperative security agreement which covers the Property which secures the Agreement.
- k) "Property" means the property described in the Mortgage which secures the Agreement.
- l) "Repayment Period" means the twenty years immediately following the Draw Period during which Loan Advances may not be made.
- m) "You," "Your" and "Yours," whether or not the first letter of the word is capitalized, means each person who signs below as Borrower, jointly and severally.

Certain other terms are defined elsewhere in this Agreement.

2. PROMISE TO PAY: You promise to pay to Citibank the total of all Closing Costs (if indicated above that Closing Costs are paid by Borrower), all Loan Advances, together with Finance Charges at the applicable daily periodic rate, and any other fees, charges or other Finance Charges, all as provided for in the Agreement.

3. HOW FINANCE CHARGES ARE IMPOSED AND DETERMINED:

- a) Finance Charges on Loan Advances at the applicable Daily Periodic Rate begin to accrue on the date the Loan Advance is posted to your Account. There is no grace period for repayment of your balance during which Finance Charges will not accrue. If there are any other Finance Charges payable under the Agreement, they will be dollar amounts itemized herein as Finance Charges and will be due and payable on the date of the Agreement.
- b) The appropriate margin is added to the Index to determine the Annual Percentage Rate, which will be divided by 365 (366 in leap years) to determine the Daily Periodic Rate which will be applied to the balance on which the Finance Charge will be computed during your monthly billing cycle.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) The Index used for a billing cycle will be the daily Index rate published each Business Day.
- d) If your Account has Initial Pricing:
 - (i) The Initial Margin shown above will be in effect from the date of the Agreement until the Date the Initial Margin Ends and Regular Margin Begins shown above.
 - (ii) The Initial Annual Percentage Rate and the Initial Daily Periodic Rate, shown above, will be in effect from the date of the Agreement and can change each Business Day.
 - (iii) On the Date the Initial Margin Ends and Regular Margin Begins shown above, the Regular Margin shown above will go into effect. If the Index has not changed so as to affect the rate, the Regular Annual Percentage Rate and Regular Daily Periodic Rate shown above will then be in effect and can change each Business Day.
- e) If your Account does not have Initial Pricing:
 - (i) The Regular Margin shown above will be in effect from the date of the Agreement.
 - (ii) The Regular Annual Percentage Rate and the Regular Daily Periodic Rate will be in effect from the date of the Agreement and can change each Business Day.
- f) Any increase in the Annual Percentage Rate will result in an increase in the minimum monthly payment. The Annual Percentage Rate will not exceed 18%, no matter how much the Index increases.
- g) You will be sent statements on a monthly cycle which will reflect your Account activity and any amounts you owe Citibank. The amount of the Finance Charge in your statements will be calculated by multiplying the daily periodic rate for the day by the daily balance for your Account at the end of each day in the monthly billing cycle. The resulting Finance Charges for each day are totaled at the end of the statement period and disclosed on the statement as "Finance Charges - Interest". To determine the daily balance Citibank takes the beginning balance of your Account each day, adds any new Loan Advances and other charges, and subtracts any payments and credits. Late Fees, credit life insurance, if any, and unpaid Finance Charges will not be counted as part of the daily balance for purposes of calculating the Finance Charge.
- h) Payments are applied first to due and unpaid Finance Charges and other charges and then to the unpaid balance of Loan Advances.

4. FINANCE CHARGES NOT DUE TO DAILY PERIODIC RATE; CLOSING COSTS:

- a) If you retained a mortgage broker, the amount of the mortgage broker fee, if any, is a Finance Charge. The amount of the mortgage broker fee is determined by your agreement with your mortgage broker and is not required by Citibank or paid by Citibank.
- b) If you agreed to pay the Closing Costs for your Account, your Closing Costs include Finance Charges in the amounts shown on page one of this Agreement for the cost of flood and tax certifications, overnight courier fees, and the cost charged by Citibank's attorneys or closing agents to conduct the closing for your Account.

5. OTHER CHARGES: These are charges other than Finance Charges. These charges are not counted as part of your daily unpaid balance of Loan Advances for purposes of computing Finance Charges:

- a) There is a \$50 Annual Fee associated with your Account. This fee will automatically be charged to your Account in the same manner as a Loan Advance beginning on the first anniversary of your Account opening and annually thereafter.
- b) Late Fee. If Citibank does not receive the full amount of any monthly payment due within 15 calendar days of the due date, you will be charged a Late Fee equal to the greater of 6% of the overdue payment or \$5. However, you will not be charged a Late Fee on an unpaid Late Fee.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) **Overlimit Fee.** If there is a Loan Advance which causes your Credit Limit to be exceeded, Citibank will charge you a \$29 overlimit fee. This charge will not be imposed on more than one transaction in any monthly billing cycle.
- d) **Stop Payment Fee.** If you request Citibank to stop payment on one of your Home Equity Line of Credit Checks, Citibank will charge you an \$8 stop payment charge per request.
- e) **Returned Item Fee.** If your payment is returned unpaid for any reason, Citibank will charge you a \$25 returned item fee.
- f) **Early Closure Release Fee.** If Citibank pays the closing costs to open your Account and, within 36 months of the date of this Agreement, you request that your Account be closed or take any other action which will result in a release of the Mortgage, you agree to pay an early closure release fee which will consist of all costs Citibank incurred to open your Account. These costs are disclosed as Closing Costs on the first page of this Agreement. The amount of this fee will be automatically charged to your Account in the same manner as a Loan Advance.
- g) **Other Fees Disclosed in Agreement.** Any charges imposed by Citibank, if any, in connection with your Account are disclosed above at the beginning of the Agreement and in Section 13 below.
- h) **Other Fees Disclosed in Mortgage.** You agree to pay any other fees or charges provided for in the Mortgage or otherwise provided for in the Agreement.
- i) **Fee to Release Prior Lien.** You may have to pay a fee to release a prior lien or security interest in the Property.
- j) **You agree to pay any reasonable costs incurred by Citibank in connection with the enforcement of its rights and remedies under the Agreement and the Mortgage, including, but not limited to, any reasonable attorneys' fees and other collection costs.**

6. **SECURITY INTEREST IN PROPERTY:** As security for the Agreement, you are giving Citibank a security interest in the Property located at the address shown above, which security interest secures all of your obligations under this Agreement and the Mortgage. This Property is more fully described in the Mortgage you will sign along with this Agreement. Collateral which secures other obligations to Citibank may also secure the Agreement.
7. **PAYMENT TERMS:** You agree to pay your monthly payments by the due date shown on your monthly statement. During the Draw Period, you agree to pay a minimum monthly payment, which will be shown on your monthly statement, and which will equal the sum of any past due or over Credit Limit amounts plus accrued and unpaid Finance Charges and other unpaid fees or charges imposed pursuant to the Agreement. Your paying this minimum monthly payment will not reduce the principal balance of Loan Advances which you owe Citibank, except to the extent over Credit Limit amounts are paid. During the Repayment Period, you agree to pay a monthly payment, which will be shown on your monthly statement, and which will equal the Finance Charges that have accrued on the outstanding balance for the billing period, plus principal equal to the greater of \$50 or 1/240th of your principal balance of Loan Advances as of the end of the Draw Period, plus the sum of the following amounts when applicable: past due amounts on your Account, amount owing in excess of your Credit Limit, Late Fees and other charges imposed pursuant to the Agreement. On the last payment due date of the Repayment Period, any remaining unpaid amounts owed Citibank will be due and payable. You may prepay your Account in whole or in part at any time without penalty, but if you request that your Account be closed or take any other action which will result in a release of the Mortgage, you may owe an early closure release fee as provided for in the OTHER CHARGES section. Loan Advances may not be drawn to make payments on the Account. Citibank may accept late payments or partial payments, even though marked "payment in full," without losing any of Citibank's rights under the Agreement.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

8. **TRANSACTION REQUIREMENTS:** You may draw Loan Advances during the Draw Period up to your Credit Limit if your Account has not been closed or suspended or your Credit Limit reduced to where further Loan Advances would not be permitted.
9. **TERMINATION OF ACCOUNT BY CITIBANK:** Citibank may close your Account, and require payment of the outstanding balance in full in a single payment, if:
- a) You fail to meet the repayment terms of the Agreement for any outstanding balance.
 - b) There has been fraud or a material misrepresentation by you in connection with the Account.
 - c) You take any action or fail to take any action which adversely affects the Property or Citibank's security interest in the Property, including but not limited to: a transfer of title to the Property or sale of the Property without Citibank's written permission; a failure to maintain any required insurance on the Property; failure to pay taxes on the Property; you permit the filing of a lien senior to that held by Citibank; the sole Borrower obligated on the Account dies; the Property is taken through eminent domain; a prior lien-holder forecloses; you commit waste or otherwise destructively use or fail to maintain the Property in a way that adversely affects the Property; there is illegal use of the Property which could subject the Property to seizure; one of two Co-Borrowers dies and Citibank's security is thereby adversely affected; or you move out of the Property and Citibank's security is thereby adversely affected.
 - d) You are or become an "executive officer" of Citibank as defined in Federal Reserve Board Regulation O and Citibank determines to require payment in full to comply with federal regulation.

In addition to the foregoing, Citibank shall have the right to exercise any and all of its rights and remedies allowed by law or as set forth in this Agreement or in the Mortgage, including, but not limited to, the right to bring an action against you and the right to bring a foreclosure action against the Property.

10. **SUSPENSION OF ACCOUNT OR REDUCTION OF CREDIT LIMIT BY CITIBANK:** Citibank may prohibit additional extensions of credit or reduce your Credit Limit during any period in which:
- a) You or any of you request a suspension of the Account or reduction of the Credit Limit.
 - b) The maximum Annual Percentage Rate is reached.
 - c) The value of the Property declines significantly below the Property's appraised value for purposes of the Account. As an example, if the value of the Property declines such that the initial difference between the Credit Limit and the available equity (based on the Property's appraised value) is reduced by fifty percent, such an event would constitute a significant decline in the value of the Property.
 - d) Citibank reasonably believes that you will be unable to fulfill the repayment obligations under the Agreement because of a material change in your financial circumstances.
 - e) You are in default of any material obligation under the Agreement or Mortgage.
 - f) Citibank is precluded by government action from imposing the Annual Percentage Rate provided for in the Agreement.
 - g) The priority of Citibank's security interest is adversely affected by government action to the extent that the value of the security interest is less than 120% of the Credit Limit.
 - h) Citibank is notified by its regulatory agency that continued advances constitute an unsafe and unsound practice.

If any of the above circumstances change during the Draw Period and you want to reopen your Account or increase your Credit Limit to the original Credit Limit, you must make such a request to Citibank in writing and pay any bona fide and reasonable appraisal and credit report fees actually incurred by Citibank to investigate whether the above circumstances continue to exist. If Citibank suspended your Account or reduced your Credit Limit as a result of your request, the request for reinstatement must be signed by all of you.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

You agree that you will not attempt to obtain any additional credit extensions once you know that your credit privileges have been terminated or suspended. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations under the Agreement.

11. OTHER CHANGES TO THE ACCOUNT: Citibank may change the Index and Regular Margin used under the Agreement if the original Index is no longer available, the new index has an historical movement substantially similar to that of the original Index, and the new index and margin would have resulted in an Annual Percentage Rate substantially similar to the rate in effect at the time the original Index became unavailable. Citibank may make a specified change to the Account if you specifically agree to the change in writing at that time. Citibank may make changes to the Account that will unequivocally benefit you throughout the remainder of the Account. Citibank may make insignificant changes in the terms of the Account, including but not limited to: changing the address to which payments are sent; minor changes to features such as the billing cycle date, the payment due date and the day of the month on which Index values are measured; changes in rounding practices within the tolerance rules allowed by applicable regulation; and changes to balance computation methods if the change produces an insignificant difference in the Finance Charge you pay.

12. PROMOTIONAL RATE OFFERS: At Citibank's discretion, Citibank may offer you a promotional rate (a promotional daily periodic rate and/or promotional margin). The period of time for which the promotional rate applies may be limited. Citibank will allocate your payments and credits to pay off balances at low promotional rates before paying off balances at higher periodic rates. Any promotional rate, the corresponding periodic rate, and the period of time during which it is in effect will be disclosed to you. Any promotional rate offer will be subject to the terms of the offer and this Agreement.

13. OPTIONAL CONVERTED BALANCE FEATURE FOR CERTAIN ACCOUNTS:

Option to Convert. Subject to the limitations described below, during the Draw Period and the first 15 years of the Repayment Period, you have the option to convert all or any portion of your Account balance to a fixed **Annual Percentage Rate** and Daily Periodic Rate for a fixed term. The **Annual Percentage Rate** does not include costs other than interest. Your exercise of your option to convert is subject to your meeting all of the conditions described below at the time that the fixed rate becomes effective.

Conversion Requirements. Each balance you convert to a fixed rate (the "Converted Balance") must be for a minimum amount of \$10,000.00. The aggregate unpaid amount of all your Converted Balances may not exceed \$500,000.00. However, Citibank may, in its sole discretion and without prior notice, allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00. Citibank's decision to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any fixed rate conversion does not obligate it to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any subsequent fixed rate conversion. Each Converted Balance may consist of any portion of the variable rate balance of your Account, any portion of any existing Converted Balance, or both. You may have outstanding a maximum of three (3) Converted Balances at any one time and you may not establish more than five (5) Converted Balances during the term of your Account. At the time of each conversion, you will designate the term for repayment of the Converted Balance. The term for repayment of the Converted Balance will be between 12 to 240 months, but must not exceed the last payment due date of the Repayment Period. You must sign all documentation requested by Citibank on a timely basis in order to effectuate a conversion to a fixed rate. Each conversion to a fixed rate will be effective on the first day of the monthly billing cycle that follows Citibank's receipt and processing of that documentation. You may not use your conversion option to establish a fixed rate for a new Loan Advance drawn on the Account. If you wish to authorize Citibank to pay your minimum monthly payments automatically from your checking or other authorized account, you must authorize Citibank to do so for all of your minimum monthly payments on all of your Converted Balances and the variable rate balance of your Account, and any cancellation or change with respect to that authorization will apply to all of your Converted Balances and the variable rate balance of your Account.

Credit Limit. The portion of your Credit Limit that is available for other Loan Advances will be reduced by the aggregate amount of unpaid Converted Balances. As you repay the principal of each Converted Balance, your available Credit Limit will be replenished in like amounts, subject to the conditions that generally apply to your right to obtain Loan Advances under the terms of this Agreement.

Conversion Fees. We may charge you \$50 each time you elect to convert a portion of your Account balance to a fixed rate.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Fixed Annual Percentage Rate and Daily Periodic Rate. The **Annual Percentage Rate** for each Converted Balance shall be fixed and will be determined based upon the value of a margin (the "Conversion Margin") and an index (the "Conversion Index"), which are described below. Citibank will add the Conversion Margin to the Conversion Index to determine the **Annual Percentage Rate** for the Converted Balance. The maximum **Annual Percentage Rate** that can apply to a Converted Balance is 18%. The Daily Periodic Rate for the Converted Balance will be equal to the **Annual Percentage Rate** for the Converted Balance divided by 365 (366, in a leap year).

Calculation of Periodic Finance Charges. The periodic **Finance Charge** on each Converted Balance for each monthly billing cycle will be calculated as follows. First, Citibank will determine the "daily Converted Balance" for each day of the monthly billing cycle. To determine the "daily Converted Balance," Citibank will take the beginning balance of the Converted Balance each day and subtract any payments and credits relating to that Converted Balance that are received that day. Late Fees, credit life insurance, if any, and unpaid **Finance Charges** will not be counted as part of the daily Converted Balance for purposes of calculating the periodic **Finance Charge**. Second, Citibank will multiply the daily Converted Balance for each day in the monthly billing cycle by the Daily Periodic Rate in effect for that day. This will calculate the periodic **Finance Charge** for each day in the monthly billing cycle. Third, Citibank will add together the resulting amounts, which will be the total periodic **Finance Charge** for the Converted Balance for the monthly billing cycle.

The Conversion Index. The Conversion Index is the 3-year Interest rate swap listed in the Board of Governors of the Federal Reserve System's Federal Reserve Statistical Release H.15 - Selected Interest Rates (Weekly), as most recently available on the effective date of the conversion to a fixed rate. This Federal Reserve publication can be found on the Board of Governors of the Federal Reserve System's internet web site at <http://www.federalreserve.gov> or may be obtained from the Board of Governors of the Federal Reserve System, Publications Services, 20th Street and Constitution Avenue, NW, Washington, D.C. 20551. If the Conversion Index or any replacement Conversion Index becomes unavailable, Citibank will select a new Conversion Index that will have a historical movement substantially similar to that of the unavailable Conversion Index, and the Conversion Margin will be changed so that the new Conversion Index plus the Conversion Margin will result in a new fixed rate that is substantially similar to the fixed rate that would have applied at the time that the unavailable Conversion Index became unavailable.

The Conversion Margin. The Conversion Margin for each Converted Balance shall be determined by us in our sole discretion based upon the term and rate available, at the time of each exercise of your option, for a comparable home equity loan offered by us to customers having line sizes, combined loan to value ratios and credit scores similar to you. A complete disclosure of the terms of that will apply to your Converted Balance shall be provided to you at the time of the conversion.

Minimum Monthly Payment. Your minimum monthly payment for each Converted Balance is the amount sufficient to repay the original principal balance of the Converted Balance, together with periodic **Finance Charges** at the applicable **Annual Percentage Rate**, in full in substantially equal monthly installments during the scheduled term for repayment of the Converted Balance. The entire outstanding principal balance of the Converted Balance, together with all accrued and unpaid **Finance Charges** and all other fees and charges relating to the Converted Balance, if not sooner paid, will be due and payable in full in a single payment on the last payment due date of the scheduled term for repayment of the Converted Balance. Citibank is not obligated to refinance this amount. The minimum monthly payment will not change by reason of the commencement of the Repayment Period. The minimum monthly payment is in addition to the minimum monthly payment that is due for the variable rate portion of your Account, as provided in Section 7 above, and will be due on the same payment due dates as are payments for the variable rate portion of your Account.

Conditions to Exercise of Your Option to Convert. Your right to exercise your option to convert is subject to your meeting all of the following conditions on the date that the conversion to the fixed rate is effective: (a) your Credit Limit must be for \$25,000.00 or more, (b) you must not be in default under any of the provisions of this Agreement and there may not be any defaults under any provisions of the Mortgage, (c) your Account and your right to obtain Loan Advances may not then be terminated or suspended.

14. **TAX IMPLICATIONS:** You should consult a tax advisor regarding the deductibility of interest (Finance Charges) and other charges under the Agreement.
15. **DELAY IN ENFORCEMENT:** Citibank may delay the exercise of Citibank's rights under the Agreement or Mortgage without losing them.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

16. **PROPERTY INSURANCE:** You agree to maintain insurance on the Property as provided for in the Mortgage. If Borrower fails to maintain property insurance, Citibank may obtain insurance coverage, at Citibank's option and Borrower's expense. Citibank is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Citibank, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Citibank under this Section shall be considered Loan Advances and become additional debt of Borrower secured by the Mortgage.
17. **CREDIT INFORMATION:** You understand and agree that Citibank may obtain credit reports for credit applications and for updates, renewals or extensions of the credit granted. Upon request, Citibank will inform you if a report has been obtained and will give you the name and address of the agency that furnished the report. You also agree that Citibank may obtain and use credit reports and other information that Citibank has obtained in a lawful manner consistent with Citibank's privacy policies about you for subsequent solicitations or for any other lawful purpose.
18. **FURTHER ASSURANCES:** You agree that, upon Citibank's request, you will promptly execute, acknowledge, initial and deliver to Citibank any documentation Citibank deems necessary to replace or correct any lost, misplaced, misstated or inaccurate document signed by you at closing.
19. **GOVERNING LAW:** The Agreement will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Agreement will be governed by the law of the state where the Property is located.
20. **DUE ON SALE:** The Mortgage or Deed of Trust which covers the Property contains substantially the following provision: Due on Transfer Provision – Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Citibank's prior written consent, Citibank may, at Citibank's option, require immediate payment in full of all sums secured by this Mortgage or Deed of Trust. However, Citibank shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Mortgage or Deed of Trust. If Citibank exercises this option, Citibank shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Mortgage or Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, Citibank may invoke any remedies permitted by this Mortgage or Deed of Trust without further notice or demand on You.
21. **CHANGE IN NAME, ADDRESS OR EMPLOYMENT:** You agree to notify us in writing of any change in name, address or employment.
22. **NO WAIVER:** Neither you nor Citibank shall be deemed to have waived any of rights, powers or remedies hereunder unless such waiver is embodied in a writing executed by either you or Citibank. The waiver by either you or Citibank of any breach or default by the other party to the Agreement in the performance of any obligation hereunder shall not constitute a waiver of any subsequent breach or default.
23. **NOTICES:** All notices provided for in the Agreement shall be in writing and shall be deemed given (a) when delivered on a Business Day if delivered personally, (b) on the day after deposit with any overnight courier if such date is a Business Day, (c) three days after deposit in the United States mail, if delivered by certified mail, return receipt requested, postage prepaid and addressed to you at the address set forth on the first page of the Agreement or addressed to Citibank at the customer service address shown on your monthly statement.
24. **INVALIDITY CLAUSE:** If any provision of the Agreement shall be otherwise unlawful, void, or for any reason unenforceable, then that provision shall be enforced to the maximum extent permissible so as to effect the intent of you and Citibank. In either case, the remainder of the Agreement shall continue in full force and effect.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

YOUR BILLING RIGHTS (KEEP THIS NOTICE FOR FUTURE USE)

This notice contains important information about your rights and Citibank's responsibilities under the Fair Credit Billing Act.

Notify Citibank in case of errors or questions about your bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to Citibank on a separate sheet at the address listed on your bill. Write to Citibank as soon as possible. Citibank must hear from you no later than 60 days after Citibank sent you the first bill on which the error or problem appeared. You can telephone Citibank, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized Citibank to pay your Home Equity Line of Credit bill automatically from your checking or other authorized account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach Citibank three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND CITIBANK'S RESPONSIBILITIES AFTER CITIBANK RECEIVES YOUR WRITTEN NOTICE

Citibank must acknowledge your letter within 30 days, unless Citibank has corrected the error by then. Within 90 days, Citibank must either correct the error or explain why Citibank believes the bill was correct.

After Citibank receives your letter, Citibank cannot try to collect any amount you question, or report you as delinquent. Citibank can continue to bill you for the amount you question, including Finance Charges, and Citibank can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while Citibank is investigating, but you are still obligated to pay the parts of your bill that are not in question.

If Citibank finds that Citibank made a mistake on your bill, you will not have to pay any Finance Charges related to any questioned amount. If Citibank did not make a mistake, you may have to pay Finance Charges, and you will have to make up any missed payments on the questioned amount. In either case, Citibank will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that Citibank thinks you owe, Citibank may report you as delinquent. However, if Citibank's explanation does not satisfy you and you write to Citibank within ten days telling Citibank that you still refuse to pay, Citibank must tell anyone Citibank reports you to that you have a question about your bill. And, Citibank must tell you the name of anyone Citibank reported you to. Citibank must tell anyone Citibank reports you to that the matter has been settled between you and Citibank when it finally is.

If Citibank does not follow these rules, Citibank cannot collect the first \$50 of the questioned amount, even if your bill was correct.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

AUTHORIZATION TO CHARGE ACCOUNT – AUTO-DEDUCT SERVICE

By signing below, you authorize Citibank to charge your account described below to pay the minimum amounts due Citibank under the above Home Equity Line of Credit Agreement and Disclosure.

Financial Institution Name: _____

Address: _____

ABA Number: _____

Account type: ☐ Checking ☐ Money Market ☐ Savings

Account Number: _____

Authorized Signature Date

Authorized Signature Date

As an option and not a condition to the Agreement, Citibank has offered you the convenience of making payments using pre-authorized payments from a checking or savings account as described.

Your payment will be made automatically on your current due date from your account described above. If your due date falls on a weekend or holiday, your payment will be deducted on the last business day before your due date. If there are insufficient funds in your account, Citibank may debit your account for the payment when sufficient funds are available. Your payment will be made automatically at the minimum due amount, as indicated on your billing statement. Even after you enroll for the auto-deduct service, you should continue to make payments due under your statement until the auto-deduct service is in place for your Account.

Citibank reserves the right to cancel the auto-deduct service for your Account if there are insufficient funds in your Account for any three consecutive scheduled debits or if any payment is 60 days in arrears. Citibank also reserves the right to change the terms and conditions of this Auto Deduct Agreement after 21 days prior notice to you.

YOU MAY ATTACH A COPY OF A VOIDED CHECK OR PREPRINTED DEPOSIT OR WITHDRAWAL SLIP FROM THE ACCOUNT DESCRIBED ABOVE IN WHICH FUNDS ARE TO BE DEBITED FROM.

SER1 4774041794

CUSTOMER SERVICE INV KW7/227 03/10/23 19:09:53

THEYA KANAGARATNAM 000-00-3695 0C TYPE 2ND-CONV. R LOC MAN F
 000-00-0000 IR 3.75000 BR L4 000-000-0000
 2316 LAKESHORE AV 16 OAKLAND CA 94606 0 000-000-0000

-----~HIST-----* LOAN HISTORY *----- (MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	SG NO	TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION	
03-01-23	00-00	632	STATUTORY EXPENSES		
26.28	0.00	0.00	0.00	26.28	MTGR REC CORP ADV BA
02-21-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
01-19-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
12-08-22	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
11-08-22	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
10-07-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
09-12-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
300.00	0.00	0.00	0.00	300.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
99.00	0.00	0.00	0.00	99.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
108.00	0.00	0.00	0.00	108.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
32.85	0.00	0.00	0.00	32.85	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
33.37	0.00	0.00	0.00	33.37	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
2.45	0.00	0.00	0.00	2.45	MTGR REC CORP ADV BA
08-31-22	00-00	630	ATTORNEY ADVANCES		
954.03	0.00	0.00	0.00	954.03	NON REC CORP ADV
08-31-22	00-00	630	ATTORNEY ADVANCES		
395.97	0.00	0.00	0.00	395.97	MTGR REC CORP ADV BA
08-05-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
07-07-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
06-10-22	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
12.40	0.00	0.00	0.00	12.40	NON REC CORP ADV
06-08-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
05-12-22	06-20	152	LATE CHARGE ASSESSMENT		

	0.00	0.00	0.00	0.00	30.14-1 LATE CHARGE
04-27-22 00-00	631	PROPERTY PRESERVATION			
	15.00	0.00	0.00	0.00	15.00 MTGR REC CORP ADV BA
04-25-22 00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES			
	85.00	0.00	0.00	0.00	85.00 MTGR REC CORP ADV BA
04-11-22 06-20	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	30.56-1 LATE CHARGE
03-24-22 00-00	631	PROPERTY PRESERVATION			
	15.00	0.00	0.00	0.00	15.00 MTGR REC CORP ADV BA
03-14-22 06-20	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	30.19-1 LATE CHARGE
02-11-22 06-20	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	30.19-1 LATE CHARGE
02-08-22 00-00	632	STATUTORY EXPENSES			
	125.00	0.00	0.00	0.00	125.00 NON REC CORP ADV
02-04-22 00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT			
	11.54	0.00	0.00	0.00	11.54 NON REC CORP ADV
01-28-22 00-00	631	PROPERTY PRESERVATION			
	15.00	0.00	0.00	0.00	15.00 MTGR REC CORP ADV BA
01-11-22 06-20	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	30.56-1 LATE CHARGE
12-16-21 00-00	631	PROPERTY PRESERVATION			
	15.00	0.00	0.00	0.00	15.00 MTGR REC CORP ADV BA
12-13-21 06-20	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	30.19-1 LATE CHARGE
11-12-21 06-20	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	31.29-1 LATE CHARGE
11-10-21 00-00	631	PROPERTY PRESERVATION			
	15.00	0.00	0.00	0.00	15.00 MTGR REC CORP ADV BA
10-12-21 06-20	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	29.83-1 LATE CHARGE
10-08-21 00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT			
	9.88	0.00	0.00	0.00	9.88 NON REC CORP ADV
10-08-21 00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT			
	10.90	0.00	0.00	0.00	10.90 NON REC CORP ADV
10-08-21 00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT			
	10.90	0.00	0.00	0.00	10.90 NON REC CORP ADV
09-24-21 00-00	631	PROPERTY PRESERVATION			
	15.00	0.00	0.00	0.00	15.00 MTGR REC CORP ADV BA
09-13-21 06-20	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	30.19-1 LATE CHARGE
08-23-21 00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES			
	85.00	0.00	0.00	0.00	85.00 MTGR REC CORP ADV BA
08-11-21 06-20	152	LATE CHARGE ASSESSMENT			
	0.00	0.00	0.00	0.00	30.92-1 LATE CHARGE
08-11-21 00-00	631	PROPERTY PRESERVATION			
	15.00	0.00	0.00	0.00	15.00 MTGR REC CORP ADV BA

08-06-21	00-00	632	STATUTORY EXPENSES					
	125.00		0.00	0.00	0.00	125.00	NON REC CORP ADV	
07-12-21	06-20	152	LATE CHARGE ASSESSMENT					
	0.00		0.00	0.00	0.00	29.83-1	LATE CHARGE	
06-11-21	06-20	152	LATE CHARGE ASSESSMENT					
	0.00		0.00	0.00	0.00	30.56-1	LATE CHARGE	
05-20-21	00-00	631	PROPERTY PRESERVATION					
	15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA	
05-12-21	06-20	152	LATE CHARGE ASSESSMENT					
	0.00		0.00	0.00	0.00	30.56-1	LATE CHARGE	
04-12-21	06-20	152	LATE CHARGE ASSESSMENT					
	0.00		0.00	0.00	0.00	29.46-1	LATE CHARGE	
03-15-21	06-20	152	LATE CHARGE ASSESSMENT					
	0.00		0.00	0.00	0.00	30.56-1	LATE CHARGE	
02-22-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES					
	85.00		0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA	
02-03-21	00-00	632	STATUTORY EXPENSES					
	125.00		0.00	0.00	0.00	125.00	NON REC CORP ADV	



Representation of Printed Document



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

4-836-AUU19-0003720-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Home Equity Line of Credit Statement

Statement Date: 02/28/23
Account Number: 4774041794
Payment Due Date: 03/23/23
Amount Due: \$18,968.19

*IF PAYMENT IS RECEIVED AFTER 04/11/23, A \$44.81 LATE CHARGE WILL BE ASSESSED

Mail Payments To: Central Loan Administration &
Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618

www.loanadministration.com

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-568-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal:	\$320.76
Interest:	\$426.11
Escrow:	\$0.00
Optional Insurance:	\$0.00
Total Fees Charged Since Last Statement	\$699.63
Current Payment Amount Due on 03/23/23	\$1,446.50
Past Due Amount	\$19,108.33
Total Amount Due:	\$18,968.19

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit:	\$0.00
Credit Limit:	\$100,000.00
Statement Closing Date:	02/28/23
Principal Balance as of 02/28/23:	\$59,193.78
Escrow Balance:	\$0.00
Maturity Date:	10/2036

How We Arrived at Your Balance

Previous Balance	(+) Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$66,758.51	\$0.00	\$0.00	\$426.11	\$0.00	\$67,184.62

Activity Since Your Last Statement (01/28/23 to 02/28/23) - To avoid additional finance charges, pay the new balance before 02/28/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	02/21/23	02/21/23	FEE - PROPERTY INSPECT	\$20.00	\$0.00	\$0.00	\$20.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	5	\$59,193.78	0.0219178%	8.00000%	\$64.87

Important Messages - See Reverse Side For Additional Important Information

*Partial/Unapplied Payments: Any partial/unapplied payments that you make are not applied to your mortgage, but instead are held in a separate account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Total Fees Assessed This Period:	\$699.63	Total Fees Assessed Year To Date:	\$0.00
Total Interest Assessed This Period:	\$426.11	Total Interest Assessed Year To Date:	\$802.36
Total Suspense Received This Period:	\$0.00		

Continued on next page

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

☐ Check this box if personal information has been completed on reverse side

Payment Due Date: 03/23/23
Current Payment: \$1,446.50
Past Due Payment: \$19,108.33
TOTAL AMOUNT NOW DUE: \$18,968.19
Late Charge Amt: \$44.81
After 04/11/23 Pay: \$19,013.00

L4

Equity Line Payment Coupon

Loan Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618



**Important Information
Please Read Carefully****Payment Instructions:**

Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charged unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH)

We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: Central Loan Administration & Reporting

ATTN: FORECLOSURE, 425 PHILLIPS BOULEVARD, EWING, NJ 08618

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed

payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. The easiest way for you to receive a payoff statement is to call 1-877-7PAYOFF (1-877-772-9633). Please have your account number, social security number, and payoff date available. The payoff statement will be available on the website within 4 hours of request and a hard copy can either be faxed or mailed to you. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at PO Box 77423, Ewing, NJ 08628 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights.

In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to tba.tax@loanadministration.com

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

*Thank You
For Your Business
Throughout The
Year!*

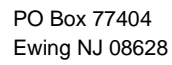
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Account Number: 4774041794

Inance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	27	\$59,193.78	0.0226027%	8.25000%	\$361.24





Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





April 07, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Thank you for your recent communication. We will promptly review and thoroughly research your inquiry. Once those steps have been completed a response will be provided within thirty (30) days.

If your communication includes a request for the identity and address of the owner of this loan, this information will be mailed to you separately within ten (10) business days.

Should you have any questions or concerns, please contact us by calling our direct phone number, (866) 677-8807.

Thank you,

Executive Resolution Analyst

CR044 031 SJN L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0743195 000000278 09SP02 00064001 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





April 10, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

We have received your request for the name of the Owner/Assignee of the
mortgage loan referenced above and applicable contact information.

The loan Owner/Assignee is:

Citibank

P.O. Box 790017, MS 221
St. Louis, MO 63179
800-925-2484

The owner status of this loan is based upon a review of our records as of
the date of this letter, and loan ownership status may change from time to
time.

We appreciate the opportunity to service your loan.

Thank you.

CS184 022 BCC L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0743501 000004239 09SP25 00064047 L4

Theya Kanagaratnam
2316 Lakeshore Avenue Apt. 16
Oakland, CA 94606





April 11, 2023

Theya Kanagaratnam
2316 Lakeshore Avenue Apt. 16
Oakland, CA 94606

Re: Loan number: 4774041794
Property Address: 2316 Lakeshore Avenue Apt. 16, Oakland, CA 94606

Dear Theya Kanagaratnam:

We are in receipt of your request to validate the debt related to the above-referenced loan ("the Loan"), which is dated April 5, 2023, and was received in our office on April 6, 2023.

Our records show that we have addressed a similar complaint which we received in our office on November 15, 2022 and February 28, 2023. Enclosed please see our response to that complaint dated December 9, 2022, December 14, 2022, and March 27, 2023.

Should you have any questions regarding this matter, please contact me at 866-677-8807.

Sincerely,

Melvina B.

Melvina B.
Executive Resolution Analyst

Enclosures



March 27, 2023

Theya Kanagaratnam
2316 Lakeshore Ave. Apt. 16
Oakland, CA 94606

Re: Loan number: 4774041794
Property Address: 2316 Lakeshore Ave., Apt. 16, Oakland, CA 94606

Dear Theya Kanagaratnam:

We are in receipt of your request to validate the debt related to the above-referenced loan ("the Loan"), which is dated February 17, 2023, and was received in our office on February 28, 2023.

The Loan was originated by Citibank, N.A. and is currently owned by CitiMortgage Inc., located at P.O. Box 6728, Sioux Falls, SD 57117-6728, telephone number 800-283-7918. CitiMortgage, located at 1000 Technology Drive, O'Fallon, MO 63368, telephone number 800-283-7918, is the servicer of the Loan. Cenlar FSB dba Central Loan Administration & Reporting ("Cenlar") subservices the Loan on behalf of CitiMortgage.

The Loan is due for the June 23, 2020 installment and the following payments are in arrears:
33 payments (June 2020 - March 2023) = a minimum payment of \$ 17,522.12

The following amounts are due and owing:

Accrued late charges	=	\$639.63
Other fees*	=	\$60.00
Escrow advance	=	\$0.00
Funds advanced**	=	\$1,612.92

*this amount represents payoff statement fees (please refer to the enclosed Fee Activity Ledger(s) for an itemization)

**this amount represents funds advanced on your behalf to date (please refer to the enclosed History of Corporate Advance Transactions for an itemization)

Also enclosed are copies of the Home Equity Line of Credit Agreement and Deed of Trust that you signed at closing and a Loan History showing the activity on the account.

From what we gather, you are somehow attempting to satisfy your obligation on the Loan; however, it is not accepted as such. Please be advised that the Loan has not been satisfied and we consider your letter to be of no legal effect. We will continue to service the Loan in accordance with its terms.

Theya Kanagaratnam
March 27, 2023
Page 2

Your loan was referred to foreclosure on May 31, 2022. To request a full reinstatement amount or a payoff statement, please reach out to our foreclosure attorney, Tiffany and Bosco, at (602) 255-6000.

The loan is currently owned by CitiMortgage Inc., located at PO Box 6728, Sioux Falls, SD 57117-6728, telephone number 800-283-7918.

Should you have any questions regarding this matter, please contact me at 866-677-8807.

Sincerely,

Rafael Cruz

Rafael Cruz
Executive Resolution Specialist

Enclosures





December 9, 2022

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland, CA 94606

Re: Loan number: 4774041794
Property Address: 2316 Lakeshore Ave, Apt 16, Oakland, CA 94606

Dear Theya Kanagaratnam:

We are in receipt of your request to validate the debt related to the above-referenced loan ("the Loan"), which is dated November 7, 2022, and was received in our office on November 15, 2022.

The Loan was originated by CitiMortgage and is currently owned by CitiMortgage Inc., located at P.O Box 6728, Sioux Falls, SD 57117, telephone number 800-283-7918. CitiMortgage, located at 1000 Technology Drive, O'Fallon, MO 63338, telephone number 800-283-7918, is the servicer of the Loan. Cenlar FSB dba Central Loan Administration & Reporting ("Cenlar") subservices the Loan on behalf of CitiMortgage.

The Loan is due for the June 23, 2020 installment and the following payments are in arrears:
30 payments (June 2020 - December 2022) @ 202.70 = \$ 15,423.40

The following amounts are due and owing:

Accrued late charges	=	0
Other fees*	=	0
Escrow advance	=	0
Funds advanced**	=	\$1,526.64

*this amount represents 0 (please refer to the enclosed Fee Activity Ledger(s) for an itemization)

**this amount represents funds advanced on your behalf to date (please refer to the enclosed History of Corporate Advance Transactions for an itemization)

Also enclosed are copies of the Note and Deed of Trust that you signed at closing and a Loan History showing the activity on the account.

Should you have any questions regarding this matter, please contact me at 866-677-8807.

Sincerely,

Rafael Cruz

Rafael Cruz
Executive Resolution Specialist

Enclosures





December 14, 2022

Theya Kanagaratnam
2316 Lakeshore Ave., Apt 16
Oakland, CA 94606-1055

Re: Loan number: 4774041794
Property Address: 2316 Lakeshore Ave., Apt 16, Oakland, CA 94606

Dear Theya Kanagaratnam:

We are in receipt of your request to validate the debt related to the above-referenced loan ("the Loan"), which is dated November 7, 2022, and was received in our office on November 15, 2022.

The Loan was originated by CitiMortgage and is currently owned by CitiMortgage Inc., located at P.O Box 6728, Sioux Falls, SD 57117, telephone number 800-283-7918. CitiMortgage, located at 1000 Technology Drive, O'Fallon, MO 63338, telephone number 800-283-7918, is the servicer of the Loan. Cenlar FSB dba Central Loan Administration & Reporting ("Cenlar") subservices the Loan on behalf of CitiMortgage.

The Loan is due for the June 23, 2020 installment and the following payments are in arrears:
30 payments (June 2020 - December 2022) @ \$202.70 = \$15,423.40

The following amounts are due and owing:

Accrued late charges	=	\$0.00
Other fees*	=	\$0.00
Escrow advance	=	\$0.00
Funds advanced**	=	\$1,546.64

*this amount represents 0 (please refer to the enclosed Fee Activity Ledger(s) for an itemization)

**this amount represents funds advanced on your behalf to date (please refer to the enclosed History of Corporate Advance Transactions for an itemization)

Also enclosed are copies of the Note and Deed of Trust that you signed at closing and a Loan History showing the activity on the account.

Should you have any questions regarding this matter, please contact me at 866-677-8807.

Sincerely,

Rafael Cruz

Theya Kanagaratnam
December 14, 2022
Page 2

Rafael Cruz
Executive Resolution Specialist

Enclosures



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:48:09
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

```

----- * MORE *-----
R      PAYEE      TRAN      RSN      USR      ESC PAYEE
  SORT      SORT      SORT      SORT      SORT
DATE RANGE:
TRN USR  ID   DATE      TRAN AMT  ESC PAYEE  PAYEE RSN  DESCRIPTION  DISBDT

631 NIV 0035 100722      15.00  SAFEGUARD  16R00 PINS  PROPERTY  INSPECT

631 NIV 0034 091222      15.00  SAFEGUARD  16R00 PINS  PROPERTY  INSPECT

632 NIV 0033 083122     300.00  0000000281 16R00 ATTC  ATTORNEY  COST

632 NIV 0032 083122      99.00  0000000281 16R00 ATTC  ATTORNEY  COST

632 NIV 0031 083122     108.00  0000000281 16R00 ATTC  ATTORNEY  COST
  
```



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:48:24
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

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----- * MORE *-----
R      PAYEE      TRAN      RSN      USR      ESC PAYEE
  SORT      SORT      SORT      SORT      SORT
DATE RANGE:
TRN USR  ID   DATE      TRAN AMT  ESC PAYEE  PAYEE RSN  DESCRIPTION  DISBDT

632 NIV 0030 083122      32.85  0000000281 16R00 ATTC ATTORNEY COST

632 NIV 0029 083122      33.37  0000000281 16R00 ATTC ATTORNEY COST

632 NIV 0028 083122       2.45  0000000281 16R00 ATTC ATTORNEY COST

630 NIV 0026 083122     395.97  0000000281 16R00 ATTO ATTORNEY FEES

631 NIV 0025 080522      15.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT
  
```



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:48:37
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

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----- * MORE *-----
R      PAYEE      TRAN      RSN      USR      ESC PAYEE
  SORT      SORT      SORT      SORT      SORT
DATE RANGE:
TRN USR  ID   DATE      TRAN AMT  ESC PAYEE  PAYEE RSN  DESCRIPTION  DISBDT

631 NIV 0024 070722      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT

631 NIV 0022 060822      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT

631 NIV 0021 042722      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT

633 NIV 0020 042522      85.00  PROTECK   16R00 BPOP  BROKER PRICE OPL

631 NIV 0019 032422      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT

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History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:48:50
T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606

-----										* MORE *	
R	PAYEE			TRAN	RSN	USR	ESC PAYEE				
	SORT			SORT	SORT	SORT	SORT				
DATE RANGE:				THRU							
TRN	USR	ID	DATE	TRAN	AMT	ESC	PAYEE	PAYEE	RSN	DESCRIPTION	DISBDT
631	NIV	0016	012822		15.00		SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
631	NIV	0015	121621		15.00		SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
631	NIV	0014	111021		15.00		SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
631	NIV	0010	092421		15.00		SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
633	NIV	0009	082321		85.00	LSI		16R00	BPOP	BROKER PRICE OPL	



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:49:02
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

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----- * END * -----
R      PAYEE      TRAN      RSN      USR      ESC PAYEE
  SORT      SORT      SORT      SORT      SORT
DATE RANGE:
TRN USR  ID   DATE      TRAN AMT  ESC PAYEE  PAYEE RSN  DESCRIPTION  DISBDT

631 NIV 0008 081121      15.00  SAFEGUARD  16R00 PINS  PROPERTY  INSPECT

631 NIV 0006 052021      15.00  SAFEGUARD  16R00 PINS  PROPERTY  INSPECT

633 NIV 0005 022221      85.00   LSI        16R00 BPOP  BROKER  PRICE  OPL

766 AUR 0003 081020      20.00-      16R00 BPOP  BROKER  PRICE  OPL

633 NIV 0001 052620     105.00   LSI        16R00 BPOP  BROKER  PRICE  OPL

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** TOTAL SELECTED DDCH CORP ADV TRANS: 1,612.92



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:47:05
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

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----- * MORE *-----
R      PAYEE      TRAN      RSN      USR      ESC PAYEE
  SORT      SORT      SORT      SORT      SORT
DATE RANGE:
TRN USR  ID   DATE      TRAN AMT  ESC PAYEE  PAYEE RSN  DESCRIPTION  DISBDT

632 NIV 0040 030123      26.28  0000000281 16R00 ATTC ATTORNEY COST

631 NIV 0039 022123      20.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT

631 NIV 0038 011923      20.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT

631 NIV 0037 120822      20.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT

631 NIV 0036 110822      20.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT

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MSP Explorer - History of Corporate Advance Tran (DDCH)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 4774041794**Borrower Name:** KANAGARATNAM,THEYA

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 04/07/23 15:17:16
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

----- * MORE *-----
 R PAYEE TRAN RSN USR ESC PAYEE
 _ SORT _ SORT _ SORT _ SORT
 DATE RANGE: THRU
 TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DISBDT

631	NIV	0041	032823	20.00	SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
632	NIV	0040	030123	26.28	0000000281	16R00	ATTC	ATTORNEY COST	
631	NIV	0039	022123	20.00	SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
631	NIV	0038	011923	20.00	SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
631	NIV	0037	120822	20.00	SAFEGUARD	16R00	PINS	PROPERTY INSPECT	



Certified True And Correct Copy

When Recorded Mail To:

Citibank

Document Administration

1000 Technology Drive- MS 221

O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA

Citibank

P.O. Box 790017, MS 221

St. Louis, MO 63179

(800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, **THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606**, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at **2316 LAKESHORE AV, 16, OAKLAND, CA 94606** and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed **\$100,000.00** (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

<u>Theya Kanagaratnam</u> 10/03/2006 Trustor: THEYA KANAGAPATNAM <input type="checkbox"/> Married <input type="checkbox"/> Unmarried		Trustor: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	
<u>Theya Kanagaratnam</u> Trustor: THEYA KANAGARATNAM <input type="checkbox"/> Married <input type="checkbox"/> Unmarried		Trustor: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	

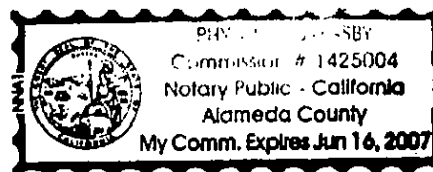
STATE OF CALIFORNIA
 COUNTY OF Alameda

On 10/03/2006, before me, Phyllis E. Grigsby, Notary Public, personally appeared **THEYA KANAGAPATNAM** personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON
PHYLLIS E. GRIGSBY
 Commission # 1425004
 Notary Public - California
 Alameda County
 My Comm. Expires Jun 16, 2007



(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.



Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. Inspection. We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. Forbearance Not a Waiver. Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. Notices. Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. Severability. If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. Due on Transfer Provision - Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. Default. If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. Assignment of Rents. As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. Future Loan Advances. Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. Release. Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____

SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036



**Duplicate
Original**



**Do Not
Destroy**

When Recorded Mail To:

Citibank

Document Administration

1000 Technology Drive- MS 221

O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA

Citibank

P.O. Box 790017, MS 221

St. Louis, MO 63179

(800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at 2316 LAKESHORE AV, 16, OAKLAND, CA 94606 and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed \$100,000.00 (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

Theya Kanagaratnam 10/03/2006

Trustor: **THEYA KANAGAPATNAM**

☐ Married

☐ Unmarried

Theya Kanagaratnam

Trustor: **THEYA KANAGARATNAM**

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

STATE OF CALIFORNIA
COUNTY OF Alameda

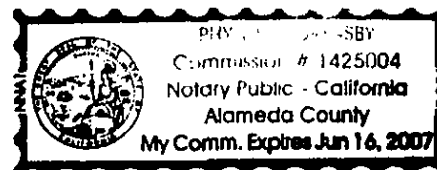
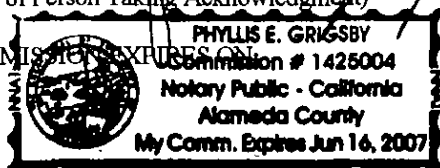
On 10/03/2006, before me,

Phyllis E. Grigsby, Notary Public
personally appeared **THEYA KANAGAPATNAM** personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON

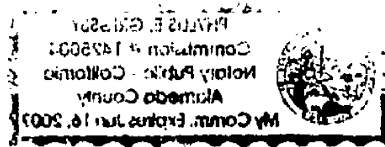
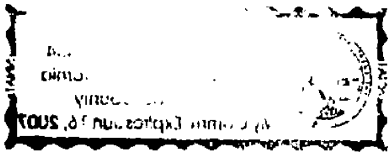


(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.





Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. **Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. **Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. **Notices.** Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. **Severability.** If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. **Due on Transfer Provision - Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. **Default.** If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. **Release.** Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____

—

Tax ID: 023-0415-036

Fee Activity Ledger (FEE1)

4774041794 FEE ACTIVITY LEDGER 03/13/23 20:00:46
SELECTED CODES FROM MMDDYY PAGE 2 OF 2
THEYA KANAGARATNAM 2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

FEE	DATE	DATE	DATE
CODE DESCRIPTION	ASSESSED	PAID	WAIVED
1 LATE CHARGE	11-12-21		
1 LATE CHARGE	12-13-21		
1 LATE CHARGE	01-11-22		
1 LATE CHARGE	02-11-22		
1 LATE CHARGE	03-14-22		
1 LATE CHARGE	04-11-22		
1 LATE CHARGE	05-12-22		
P P/O STMT PREPARA	11-07-22		
P P/O STMT PREPARA	11-28-22		
NET	699.63	TOTALS	699.63
** NO MORE ITEMS IN ACTIVITY LEDGER **			

AMOUNT 31.29 30.19 30.56 30.19 30.19 30.56 30.14 30.00 30.00

0.00 0.00



Fee Activity Ledger (FEE1)

4774041794 FEE ACTIVITY LEDGER 03/13/23 20:00:28
 SELECTED CODES FROM MMDDYY PAGE 1 OF 2
 THEYA KANAGARATNAM 2316 LAKESHORE AVE APT 16
 OAKLAND CA 94606-1055

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGE	10-28-19	57.53				
1	LATE CHARGE	01-13-20	28.93				
1	LATE CHARGE	04-13-20	35.01				
1	LATE CHARGE	05-12-20	31.59				
1	LATE CHARGE	06-11-20	31.54				
1	LATE CHARGE	03-15-21	30.56				
1	LATE CHARGE	04-12-21	29.46				
1	LATE CHARGE	05-12-21	30.56				
1	LATE CHARGE	06-11-21	30.56				
1	LATE CHARGE	07-12-21	29.83				
1	LATE CHARGE	08-11-21	30.92				
1	LATE CHARGE	09-13-21	30.19				
1	LATE CHARGE	10-12-21	29.83				
NET	699.63	TOTALS	699.63		0.00		0.00





HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Borrower(s): **THEYA KANAGARATNAM**

Property Address: **2316 LAKESHORE AV, 16, OAKLAND, CA 94606 (the "Property")**

Credit Limit:	\$100,000.00
Index:	8.250%
Initial Margin (if applicable):	Not Applicable
Initial Daily Periodic Rate (if applicable):	Not Applicable
Initial ANNUAL PERCENTAGE RATE (if applicable): (The Initial Annual Percentage Rate will vary as the Index varies)	Not Applicable
Date the Initial Margin Ends and Regular Margin Begins (if applicable):	Not Applicable
Regular Margin:	0.500%
Regular Daily Periodic Rate:	0.023973%
Regular ANNUAL PERCENTAGE RATE: (The Regular Annual Percentage Rate will vary as the Index varies)	8.750% (Index +/- the Regular Margin)

Closing Costs, Paid by Citibank*

Appraisal Fee:	\$310.00	Recording Fees: Alameda County Recorder	\$34.00
Credit Report Fee:	\$2.00	City/County Tax/Stamps:	\$0.00
Flood Certification Fee (Finance Charge):	\$4.25	State Tax/Stamps:	\$0.00
Settlement or Closing Fee (Finance Charge): NASCO	\$350.00	Intangible Tax:	\$0.00
Abstract or Title Search Fee: NASCO	\$50.00	Document Stamp Tax:	\$0.00
Title Examination Fee:	\$0.00	Mortgage Registration Tax:	\$0.00
Title Insurance Binder:	\$0.00	Tax Certificate Fee:	\$0.00
Document Preparation:	\$0.00	Mortgage Taxes: Borrower Portion	\$0.00
Overnight/Postage Fee (Finance Charge):	\$0.00	Lender's Portion	\$0.00
Appraisal Recertification Fee:	\$0.00		

Total Closing Costs: **\$ 750.25**

*These charges are paid outside of the closing by Lender. However, if your loan is terminated within the first 36 months, with the exception of the Lender's Portion of the Mortgage Taxes and the Document Preparation Fee, you will be required to repay us all of these closing costs incurred on your behalf.

The undersigned Borrower(s), jointly and severally if more than one, agree to all of the terms and conditions of this Home Equity Line of Credit Agreement and Disclosure, which consists of 9 pages, and acknowledge receipt of a completed copy, along with the notice about Your Billing Rights. The date of this Agreement is the latest date next to a Borrower's signature.

Theya Kanagaratnam Tk 10/03/2006
THEYA KANAGARATNAM
Theya Kanagaratnam



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

1. DEFINITIONS: As used herein:

- a) "Account" means the Home Equity Line of Credit Account opened under the Agreement.
- b) "Agreement" means this Home Equity Line of Credit Agreement and Disclosure together with any modifications, amendments, replacements or substitutions thereto.
- c) "Business Day" means any day other than a Saturday, Sunday or a federal holiday.
- d) "Citibank" means Citibank, N.A..
- e) "Credit Limit" means the maximum aggregate amount of the Loan Advances that may be outstanding at any given time pursuant to the Agreement.
- f) "Draw Period" means the ten years from the date of the Agreement during which Loan Advances may be made.
- g) "Index" means the highest Prime Rate as published in the Money Rates section of *The Wall Street Journal* from time to time. *The Wall Street Journal* is available at many newsstands and public libraries, or you may obtain copies from The Wall Street Journal, 200 Burnett Road, Chicopee, Massachusetts 01020. A Prime Rate is not necessarily the lowest or best rate available.
- h) "Initial Pricing" means that your Agreement has an Initial Margin, Initial Daily Periodic Rate, and an Initial Annual Percentage Rate.
- i) "Loan Advances" means amounts drawn on your Account pursuant to the Agreement by Home Equity Line of Credit checks, or in any other way Citibank allows, and advances by Citibank pursuant to the Agreement or Mortgage to protect the Property or Citibank's security interest in the Property, including but not limited to advances to maintain required insurance on the Property or to pay taxes on the Property.
- j) "Mortgage" means the mortgage, deed of trust, deed to secure debt or cooperative security agreement which covers the Property which secures the Agreement.
- k) "Property" means the property described in the Mortgage which secures the Agreement.
- l) "Repayment Period" means the twenty years immediately following the Draw Period during which Loan Advances may not be made.
- m) "You," "Your" and "Yours," whether or not the first letter of the word is capitalized, means each person who signs below as Borrower, jointly and severally.

Certain other terms are defined elsewhere in this Agreement.

2. **PROMISE TO PAY:** You promise to pay to Citibank the total of all Closing Costs (if indicated above that Closing Costs are paid by Borrower), all Loan Advances, together with Finance Charges at the applicable daily periodic rate, and any other fees, charges or other Finance Charges, all as provided for in the Agreement.

3. HOW FINANCE CHARGES ARE IMPOSED AND DETERMINED:

- a) Finance Charges on Loan Advances at the applicable Daily Periodic Rate begin to accrue on the date the Loan Advance is posted to your Account. There is no grace period for repayment of your balance during which Finance Charges will not accrue. If there are any other Finance Charges payable under the Agreement, they will be dollar amounts itemized herein as Finance Charges and will be due and payable on the date of the Agreement.
- b) The appropriate margin is added to the Index to determine the Annual Percentage Rate, which will be divided by 365 (366 in leap years) to determine the Daily Periodic Rate which will be applied to the balance on which the Finance Charge will be computed during your monthly billing cycle.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) The Index used for a billing cycle will be the daily Index rate published each Business Day.
- d) If your Account has Initial Pricing:
 - (i) The Initial Margin shown above will be in effect from the date of the Agreement until the Date the Initial Margin Ends and Regular Margin Begins shown above.
 - (ii) The Initial Annual Percentage Rate and the Initial Daily Periodic Rate, shown above, will be in effect from the date of the Agreement and can change each Business Day.
 - (iii) On the Date the Initial Margin Ends and Regular Margin Begins shown above, the Regular Margin shown above will go into effect. If the Index has not changed so as to affect the rate, the Regular Annual Percentage Rate and Regular Daily Periodic Rate shown above will then be in effect and can change each Business Day.
- e) If your Account does not have Initial Pricing:
 - (i) The Regular Margin shown above will be in effect from the date of the Agreement.
 - (ii) The Regular Annual Percentage Rate and the Regular Daily Periodic Rate will be in effect from the date of the Agreement and can change each Business Day.
- f) Any increase in the Annual Percentage Rate will result in an increase in the minimum monthly payment. The Annual Percentage Rate will not exceed 18%, no matter how much the Index increases.
- g) You will be sent statements on a monthly cycle which will reflect your Account activity and any amounts you owe Citibank. The amount of the Finance Charge in your statements will be calculated by multiplying the daily periodic rate for the day by the daily balance for your Account at the end of each day in the monthly billing cycle. The resulting Finance Charges for each day are totaled at the end of the statement period and disclosed on the statement as "Finance Charges - Interest". To determine the daily balance Citibank takes the beginning balance of your Account each day, adds any new Loan Advances and other charges, and subtracts any payments and credits. Late Fees, credit life insurance, if any, and unpaid Finance Charges will not be counted as part of the daily balance for purposes of calculating the Finance Charge.
- h) Payments are applied first to due and unpaid Finance Charges and other charges and then to the unpaid balance of Loan Advances.

4. FINANCE CHARGES NOT DUE TO DAILY PERIODIC RATE; CLOSING COSTS:

- a) If you retained a mortgage broker, the amount of the mortgage broker fee, if any, is a Finance Charge. The amount of the mortgage broker fee is determined by your agreement with your mortgage broker and is not required by Citibank or paid by Citibank.
- b) If you agreed to pay the Closing Costs for your Account, your Closing Costs include Finance Charges in the amounts shown on page one of this Agreement for the cost of flood and tax certifications, overnight courier fees, and the cost charged by Citibank's attorneys or closing agents to conduct the closing for your Account.

5. OTHER CHARGES: These are charges other than Finance Charges. These charges are not counted as part of your daily unpaid balance of Loan Advances for purposes of computing Finance Charges:

- a) There is a \$50 Annual Fee associated with your Account. This fee will automatically be charged to your Account in the same manner as a Loan Advance beginning on the first anniversary of your Account opening and annually thereafter.
- b) Late Fee. If Citibank does not receive the full amount of any monthly payment due within 15 calendar days of the due date, you will be charged a Late Fee equal to the greater of 6% of the overdue payment or \$5. However, you will not be charged a Late Fee on an unpaid Late Fee.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) **Overlimit Fee.** If there is a Loan Advance which causes your Credit Limit to be exceeded, Citibank will charge you a \$29 overlimit fee. This charge will not be imposed on more than one transaction in any monthly billing cycle.
- d) **Stop Payment Fee.** If you request Citibank to stop payment on one of your Home Equity Line of Credit Checks, Citibank will charge you an \$8 stop payment charge per request.
- e) **Returned Item Fee.** If your payment is returned unpaid for any reason, Citibank will charge you a \$25 returned item fee.
- f) **Early Closure Release Fee.** If Citibank pays the closing costs to open your Account and, within 36 months of the date of this Agreement, you request that your Account be closed or take any other action which will result in a release of the Mortgage, you agree to pay an early closure release fee which will consist of all costs Citibank incurred to open your Account. These costs are disclosed as Closing Costs on the first page of this Agreement. The amount of this fee will be automatically charged to your Account in the same manner as a Loan Advance.
- g) **Other Fees Disclosed in Agreement.** Any charges imposed by Citibank, if any, in connection with your Account are disclosed above at the beginning of the Agreement and in Section 13 below.
- h) **Other Fees Disclosed in Mortgage.** You agree to pay any other fees or charges provided for in the Mortgage or otherwise provided for in the Agreement.
- i) **Fee to Release Prior Lien.** You may have to pay a fee to release a prior lien or security interest in the Property.
- j) **You agree to pay any reasonable costs incurred by Citibank in connection with the enforcement of its rights and remedies under the Agreement and the Mortgage, including, but not limited to, any reasonable attorneys' fees and other collection costs.**

6. **SECURITY INTEREST IN PROPERTY:** As security for the Agreement, you are giving Citibank a security interest in the Property located at the address shown above, which security interest secures all of your obligations under this Agreement and the Mortgage. This Property is more fully described in the Mortgage you will sign along with this Agreement. Collateral which secures other obligations to Citibank may also secure the Agreement.
7. **PAYMENT TERMS:** You agree to pay your monthly payments by the due date shown on your monthly statement. During the Draw Period, you agree to pay a minimum monthly payment, which will be shown on your monthly statement, and which will equal the sum of any past due or over Credit Limit amounts plus accrued and unpaid Finance Charges and other unpaid fees or charges imposed pursuant to the Agreement. Your paying this minimum monthly payment will not reduce the principal balance of Loan Advances which you owe Citibank, except to the extent over Credit Limit amounts are paid. During the Repayment Period, you agree to pay a monthly payment, which will be shown on your monthly statement, and which will equal the Finance Charges that have accrued on the outstanding balance for the billing period, plus principal equal to the greater of \$50 or 1/240th of your principal balance of Loan Advances as of the end of the Draw Period, plus the sum of the following amounts when applicable: past due amounts on your Account, amount owing in excess of your Credit Limit, Late Fees and other charges imposed pursuant to the Agreement. On the last payment due date of the Repayment Period, any remaining unpaid amounts owed Citibank will be due and payable. You may prepay your Account in whole or in part at any time without penalty, but if you request that your Account be closed or take any other action which will result in a release of the Mortgage, you may owe an early closure release fee as provided for in the OTHER CHARGES section. Loan Advances may not be drawn to make payments on the Account. Citibank may accept late payments or partial payments, even though marked "payment in full," without losing any of Citibank's rights under the Agreement.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

8. **TRANSACTION REQUIREMENTS:** You may draw Loan Advances during the Draw Period up to your Credit Limit if your Account has not been closed or suspended or your Credit Limit reduced to where further Loan Advances would not be permitted.
9. **TERMINATION OF ACCOUNT BY CITIBANK:** Citibank may close your Account, and require payment of the outstanding balance in full in a single payment, if:
- a) You fail to meet the repayment terms of the Agreement for any outstanding balance.
 - b) There has been fraud or a material misrepresentation by you in connection with the Account.
 - c) You take any action or fail to take any action which adversely affects the Property or Citibank's security interest in the Property, including but not limited to: a transfer of title to the Property or sale of the Property without Citibank's written permission; a failure to maintain any required insurance on the Property; failure to pay taxes on the Property; you permit the filing of a lien senior to that held by Citibank; the sole Borrower obligated on the Account dies; the Property is taken through eminent domain; a prior lien-holder forecloses; you commit waste or otherwise destructively use or fail to maintain the Property in a way that adversely affects the Property; there is illegal use of the Property which could subject the Property to seizure; one of two Co-Borrowers dies and Citibank's security is thereby adversely affected; or you move out of the Property and Citibank's security is thereby adversely affected.
 - d) You are or become an "executive officer" of Citibank as defined in Federal Reserve Board Regulation O and Citibank determines to require payment in full to comply with federal regulation.

In addition to the foregoing, Citibank shall have the right to exercise any and all of its rights and remedies allowed by law or as set forth in this Agreement or in the Mortgage, including, but not limited to, the right to bring an action against you and the right to bring a foreclosure action against the Property.

10. **SUSPENSION OF ACCOUNT OR REDUCTION OF CREDIT LIMIT BY CITIBANK:** Citibank may prohibit additional extensions of credit or reduce your Credit Limit during any period in which:
- a) You or any of you request a suspension of the Account or reduction of the Credit Limit.
 - b) The maximum Annual Percentage Rate is reached.
 - c) The value of the Property declines significantly below the Property's appraised value for purposes of the Account. As an example, if the value of the Property declines such that the initial difference between the Credit Limit and the available equity (based on the Property's appraised value) is reduced by fifty percent, such an event would constitute a significant decline in the value of the Property.
 - d) Citibank reasonably believes that you will be unable to fulfill the repayment obligations under the Agreement because of a material change in your financial circumstances.
 - e) You are in default of any material obligation under the Agreement or Mortgage.
 - f) Citibank is precluded by government action from imposing the Annual Percentage Rate provided for in the Agreement.
 - g) The priority of Citibank's security interest is adversely affected by government action to the extent that the value of the security interest is less than 120% of the Credit Limit.
 - h) Citibank is notified by its regulatory agency that continued advances constitute an unsafe and unsound practice.

If any of the above circumstances change during the Draw Period and you want to reopen your Account or increase your Credit Limit to the original Credit Limit, you must make such a request to Citibank in writing and pay any bona fide and reasonable appraisal and credit report fees actually incurred by Citibank to investigate whether the above circumstances continue to exist. If Citibank suspended your Account or reduced your Credit Limit as a result of your request, the request for reinstatement must be signed by all of you.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

You agree that you will not attempt to obtain any additional credit extensions once you know that your credit privileges have been terminated or suspended. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations under the Agreement.

11. **OTHER CHANGES TO THE ACCOUNT:** Citibank may change the Index and Regular Margin used under the Agreement if the original Index is no longer available, the new index has an historical movement substantially similar to that of the original Index, and the new index and margin would have resulted in an Annual Percentage Rate substantially similar to the rate in effect at the time the original Index became unavailable. Citibank may make a specified change to the Account if you specifically agree to the change in writing at that time. Citibank may make changes to the Account that will unequivocally benefit you throughout the remainder of the Account. Citibank may make insignificant changes in the terms of the Account, including but not limited to: changing the address to which payments are sent; minor changes to features such as the billing cycle date, the payment due date and the day of the month on which Index values are measured; changes in rounding practices within the tolerance rules allowed by applicable regulation; and changes to balance computation methods if the change produces an insignificant difference in the Finance Charge you pay.
12. **PROMOTIONAL RATE OFFERS:** At Citibank's discretion, Citibank may offer you a promotional rate (a promotional daily periodic rate and/or promotional margin). The period of time for which the promotional rate applies may be limited. Citibank will allocate your payments and credits to pay off balances at low promotional rates before paying off balances at higher periodic rates. Any promotional rate, the corresponding periodic rate, and the period of time during which it is in effect will be disclosed to you. Any promotional rate offer will be subject to the terms of the offer and this Agreement.
13. **OPTIONAL CONVERTED BALANCE FEATURE FOR CERTAIN ACCOUNTS:**

Option to Convert. Subject to the limitations described below, during the Draw Period and the first 15 years of the Repayment Period, you have the option to convert all or any portion of your Account balance to a fixed **Annual Percentage Rate** and Daily Periodic Rate for a fixed term. The **Annual Percentage Rate** does not include costs other than interest. Your exercise of your option to convert is subject to your meeting all of the conditions described below at the time that the fixed rate becomes effective.

Conversion Requirements. Each balance you convert to a fixed rate (the "Converted Balance") must be for a minimum amount of \$10,000.00. The aggregate unpaid amount of all your Converted Balances may not exceed \$500,000.00. However, Citibank may, in its sole discretion and without prior notice, allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00. Citibank's decision to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any fixed rate conversion does not obligate it to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any subsequent fixed rate conversion. Each Converted Balance may consist of any portion of the variable rate balance of your Account, any portion of any existing Converted Balance, or both. You may have outstanding a maximum of three (3) Converted Balances at any one time and you may not establish more than five (5) Converted Balances during the term of your Account. At the time of each conversion, you will designate the term for repayment of the Converted Balance. The term for repayment of the Converted Balance will be between 12 to 240 months, but must not exceed the last payment due date of the Repayment Period. You must sign all documentation requested by Citibank on a timely basis in order to effectuate a conversion to a fixed rate. Each conversion to a fixed rate will be effective on the first day of the monthly billing cycle that follows Citibank's receipt and processing of that documentation. You may not use your conversion option to establish a fixed rate for a new Loan Advance drawn on the Account. If you wish to authorize Citibank to pay your minimum monthly payments automatically from your checking or other authorized account, you must authorize Citibank to do so for all of your minimum monthly payments on all of your Converted Balances and the variable rate balance of your Account, and any cancellation or change with respect to that authorization will apply to all of your Converted Balances and the variable rate balance of your Account.

Credit Limit. The portion of your Credit Limit that is available for other Loan Advances will be reduced by the aggregate amount of unpaid Converted Balances. As you repay the principal of each Converted Balance, your available Credit Limit will be replenished in like amounts, subject to the conditions that generally apply to your right to obtain Loan Advances under the terms of this Agreement.

Conversion Fees. We may charge you \$50 each time you elect to convert a portion of your Account balance to a fixed rate.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Fixed Annual Percentage Rate and Daily Periodic Rate. The **Annual Percentage Rate** for each Converted Balance shall be fixed and will be determined based upon the value of a margin (the "Conversion Margin") and an index (the "Conversion Index"), which are described below. Citibank will add the Conversion Margin to the Conversion Index to determine the **Annual Percentage Rate** for the Converted Balance. The maximum **Annual Percentage Rate** that can apply to a Converted Balance is 18%. The Daily Periodic Rate for the Converted Balance will be equal to the **Annual Percentage Rate** for the Converted Balance divided by 365 (366, in a leap year).

Calculation of Periodic Finance Charges. The periodic **Finance Charge** on each Converted Balance for each monthly billing cycle will be calculated as follows. First, Citibank will determine the "daily Converted Balance" for each day of the monthly billing cycle. To determine the "daily Converted Balance," Citibank will take the beginning balance of the Converted Balance each day and subtract any payments and credits relating to that Converted Balance that are received that day. Late Fees, credit life insurance, if any, and unpaid **Finance Charges** will not be counted as part of the daily Converted Balance for purposes of calculating the periodic **Finance Charge**. Second, Citibank will multiply the daily Converted Balance for each day in the monthly billing cycle by the Daily Periodic Rate in effect for that day. This will calculate the periodic **Finance Charge** for each day in the monthly billing cycle. Third, Citibank will add together the resulting amounts, which will be the total periodic **Finance Charge** for the Converted Balance for the monthly billing cycle.

The Conversion Index. The Conversion Index is the 3-year Interest rate swap listed in the Board of Governors of the Federal Reserve System's Federal Reserve Statistical Release H.15 - Selected Interest Rates (Weekly), as most recently available on the effective date of the conversion to a fixed rate. This Federal Reserve publication can be found on the Board of Governors of the Federal Reserve System's internet web site at <http://www.federalreserve.gov> or may be obtained from the Board of Governors of the Federal Reserve System, Publications Services, 20th Street and Constitution Avenue, NW, Washington, D.C. 20551. If the Conversion Index or any replacement Conversion Index becomes unavailable, Citibank will select a new Conversion Index that will have a historical movement substantially similar to that of the unavailable Conversion Index, and the Conversion Margin will be changed so that the new Conversion Index plus the Conversion Margin will result in a new fixed rate that is substantially similar to the fixed rate that would have applied at the time that the unavailable Conversion Index became unavailable.

The Conversion Margin. The Conversion Margin for each Converted Balance shall be determined by us in our sole discretion based upon the term and rate available, at the time of each exercise of your option, for a comparable home equity loan offered by us to customers having line sizes, combined loan to value ratios and credit scores similar to you. A complete disclosure of the terms of that will apply to your Converted Balance shall be provided to you at the time of the conversion.

Minimum Monthly Payment. Your minimum monthly payment for each Converted Balance is the amount sufficient to repay the original principal balance of the Converted Balance, together with periodic **Finance Charges** at the applicable **Annual Percentage Rate**, in full in substantially equal monthly installments during the scheduled term for repayment of the Converted Balance. The entire outstanding principal balance of the Converted Balance, together with all accrued and unpaid **Finance Charges** and all other fees and charges relating to the Converted Balance, if not sooner paid, will be due and payable in full in a single payment on the last payment due date of the scheduled term for repayment of the Converted Balance. Citibank is not obligated to refinance this amount. The minimum monthly payment will not change by reason of the commencement of the Repayment Period. The minimum monthly payment is in addition to the minimum monthly payment that is due for the variable rate portion of your Account, as provided in Section 7 above, and will be due on the same payment due dates as are payments for the variable rate portion of your Account.

Conditions to Exercise of Your Option to Convert. Your right to exercise your option to convert is subject to your meeting all of the following conditions on the date that the conversion to the fixed rate is effective: (a) your Credit Limit must be for \$25,000.00 or more, (b) you must not be in default under any of the provisions of this Agreement and there may not be any defaults under any provisions of the Mortgage, (c) your Account and your right to obtain Loan Advances may not then be terminated or suspended.

14. **TAX IMPLICATIONS:** You should consult a tax advisor regarding the deductibility of interest (Finance Charges) and other charges under the Agreement.
15. **DELAY IN ENFORCEMENT:** Citibank may delay the exercise of Citibank's rights under the Agreement or Mortgage without losing them.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

16. **PROPERTY INSURANCE:** You agree to maintain insurance on the Property as provided for in the Mortgage. If Borrower fails to maintain property insurance, Citibank may obtain insurance coverage, at Citibank's option and Borrower's expense. Citibank is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Citibank, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Citibank under this Section shall be considered Loan Advances and become additional debt of Borrower secured by the Mortgage.
17. **CREDIT INFORMATION:** You understand and agree that Citibank may obtain credit reports for credit applications and for updates, renewals or extensions of the credit granted. Upon request, Citibank will inform you if a report has been obtained and will give you the name and address of the agency that furnished the report. You also agree that Citibank may obtain and use credit reports and other information that Citibank has obtained in a lawful manner consistent with Citibank's privacy policies about you for subsequent solicitations or for any other lawful purpose.
18. **FURTHER ASSURANCES:** You agree that, upon Citibank's request, you will promptly execute, acknowledge, initial and deliver to Citibank any documentation Citibank deems necessary to replace or correct any lost, misplaced, misstated or inaccurate document signed by you at closing.
19. **GOVERNING LAW:** The Agreement will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Agreement will be governed by the law of the state where the Property is located.
20. **DUE ON SALE:** The Mortgage or Deed of Trust which covers the Property contains substantially the following provision: Due on Transfer Provision – Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Citibank's prior written consent, Citibank may, at Citibank's option, require immediate payment in full of all sums secured by this Mortgage or Deed of Trust. However, Citibank shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Mortgage or Deed of Trust. If Citibank exercises this option, Citibank shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Mortgage or Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, Citibank may invoke any remedies permitted by this Mortgage or Deed of Trust without further notice or demand on You.
21. **CHANGE IN NAME, ADDRESS OR EMPLOYMENT:** You agree to notify us in writing of any change in name, address or employment.
22. **NO WAIVER:** Neither you nor Citibank shall be deemed to have waived any of rights, powers or remedies hereunder unless such waiver is embodied in a writing executed by either you or Citibank. The waiver by either you or Citibank of any breach or default by the other party to the Agreement in the performance of any obligation hereunder shall not constitute a waiver of any subsequent breach or default.
23. **NOTICES:** All notices provided for in the Agreement shall be in writing and shall be deemed given (a) when delivered on a Business Day if delivered personally, (b) on the day after deposit with any overnight courier if such date is a Business Day, (c) three days after deposit in the United States mail, if delivered by certified mail, return receipt requested, postage prepaid and addressed to you at the address set forth on the first page of the Agreement or addressed to Citibank at the customer service address shown on your monthly statement.
24. **INVALIDITY CLAUSE:** If any provision of the Agreement shall be otherwise unlawful, void, or for any reason unenforceable, then that provision shall be enforced to the maximum extent permissible so as to effect the intent of you and Citibank. In either case, the remainder of the Agreement shall continue in full force and effect.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

YOUR BILLING RIGHTS (KEEP THIS NOTICE FOR FUTURE USE)

This notice contains important information about your rights and Citibank's responsibilities under the Fair Credit Billing Act.

Notify Citibank in case of errors or questions about your bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to Citibank on a separate sheet at the address listed on your bill. Write to Citibank as soon as possible. Citibank must hear from you no later than 60 days after Citibank sent you the first bill on which the error or problem appeared. You can telephone Citibank, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized Citibank to pay your Home Equity Line of Credit bill automatically from your checking or other authorized account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach Citibank three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND CITIBANK'S RESPONSIBILITIES AFTER CITIBANK RECEIVES YOUR WRITTEN NOTICE

Citibank must acknowledge your letter within 30 days, unless Citibank has corrected the error by then. Within 90 days, Citibank must either correct the error or explain why Citibank believes the bill was correct.

After Citibank receives your letter, Citibank cannot try to collect any amount you question, or report you as delinquent. Citibank can continue to bill you for the amount you question, including Finance Charges, and Citibank can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while Citibank is investigating, but you are still obligated to pay the parts of your bill that are not in question.

If Citibank finds that Citibank made a mistake on your bill, you will not have to pay any Finance Charges related to any questioned amount. If Citibank did not make a mistake, you may have to pay Finance Charges, and you will have to make up any missed payments on the questioned amount. In either case, Citibank will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that Citibank thinks you owe, Citibank may report you as delinquent. However, if Citibank's explanation does not satisfy you and you write to Citibank within ten days telling Citibank that you still refuse to pay, Citibank must tell anyone Citibank reports you to that you have a question about your bill. And, Citibank must tell you the name of anyone Citibank reported you to. Citibank must tell anyone Citibank reports you to that the matter has been settled between you and Citibank when it finally is.

If Citibank does not follow these rules, Citibank cannot collect the first \$50 of the questioned amount, even if your bill was correct.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

AUTHORIZATION TO CHARGE ACCOUNT – AUTO-DEDUCT SERVICE

By signing below, you authorize Citibank to charge your account described below to pay the minimum amounts due Citibank under the above Home Equity Line of Credit Agreement and Disclosure.

Financial Institution Name: _____

Address: _____

ABA Number: _____

Account type: ☐ Checking ☐ Money Market ☐ Savings

Account Number: _____

Authorized Signature Date

Authorized Signature Date

As an option and not a condition to the Agreement, Citibank has offered you the convenience of making payments using pre-authorized payments from a checking or savings account as described.

Your payment will be made automatically on your current due date from your account described above. If your due date falls on a weekend or holiday, your payment will be deducted on the last business day before your due date. If there are insufficient funds in your account, Citibank may debit your account for the payment when sufficient funds are available. Your payment will be made automatically at the minimum due amount, as indicated on your billing statement. Even after you enroll for the auto-deduct service, you should continue to make payments due under your statement until the auto-deduct service is in place for your Account.

Citibank reserves the right to cancel the auto-deduct service for your Account if there are insufficient funds in your Account for any three consecutive scheduled debits or if any payment is 60 days in arrears. Citibank also reserves the right to change the terms and conditions of this Auto Deduct Agreement after 21 days prior notice to you.

YOU MAY ATTACH A COPY OF A VOIDED CHECK OR PREPRINTED DEPOSIT OR WITHDRAWAL SLIP FROM THE ACCOUNT DESCRIBED ABOVE IN WHICH FUNDS ARE TO BE DEBITED FROM.



April 10, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

We have received your request for the name of the Owner/Assignee of the
mortgage loan referenced above and applicable contact information.

The loan Owner/Assignee is:

Citibank

P.O. Box 790017, MS 221
St. Louis, MO 63179
800-925-2484

The owner status of this loan is based upon a review of our records as of
the date of this letter, and loan ownership status may change from time to
time.

We appreciate the opportunity to service your loan.

Thank you.

CS184 022 BCC L4

SER1 4774041794

CUSTOMER SERVICE INV KW7/227 04/07/23 15:16:24

THEYA KANAGARATNAM 000-00-3695 0C TYPE 2ND-CONV. R LOC MAN F
 000-00-0000 IR 3.75000 BR L4 000-000-0000
 2316 LAKESHORE AV 16 OAKLAND CA 94606 0 000-000-0000

-----~HIST-----* LOAN HISTORY *----- (MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	SG NO	TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION	
03-28-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
03-01-23	00-00	632	STATUTORY EXPENSES		
26.28	0.00	0.00	0.00	26.28	MTGR REC CORP ADV BA
02-21-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
01-19-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
12-08-22	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
11-08-22	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
10-07-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
09-12-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
300.00	0.00	0.00	0.00	300.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
99.00	0.00	0.00	0.00	99.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
108.00	0.00	0.00	0.00	108.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
32.85	0.00	0.00	0.00	32.85	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
33.37	0.00	0.00	0.00	33.37	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		
2.45	0.00	0.00	0.00	2.45	MTGR REC CORP ADV BA
08-31-22	00-00	630	ATTORNEY ADVANCES		
954.03	0.00	0.00	0.00	954.03	NON REC CORP ADV
08-31-22	00-00	630	ATTORNEY ADVANCES		
395.97	0.00	0.00	0.00	395.97	MTGR REC CORP ADV BA
08-05-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
07-07-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
06-10-22	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
12.40	0.00	0.00	0.00	12.40	NON REC CORP ADV

06-08-22	00-00	631	PROPERTY PRESERVATION						
	15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA		
05-12-22	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	30.14-1	LATE CHARGE		
04-27-22	00-00	631	PROPERTY PRESERVATION						
	15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA		
04-25-22	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES						
	85.00		0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA		
04-11-22	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	30.56-1	LATE CHARGE		
03-24-22	00-00	631	PROPERTY PRESERVATION						
	15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA		
03-14-22	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	30.19-1	LATE CHARGE		
02-11-22	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	30.19-1	LATE CHARGE		
02-08-22	00-00	632	STATUTORY EXPENSES						
	125.00		0.00	0.00	0.00	125.00	NON REC CORP ADV		
02-04-22	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT						
	11.54		0.00	0.00	0.00	11.54	NON REC CORP ADV		
01-28-22	00-00	631	PROPERTY PRESERVATION						
	15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA		
01-11-22	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	30.56-1	LATE CHARGE		
12-16-21	00-00	631	PROPERTY PRESERVATION						
	15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA		
12-13-21	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	30.19-1	LATE CHARGE		
11-12-21	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	31.29-1	LATE CHARGE		
11-10-21	00-00	631	PROPERTY PRESERVATION						
	15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA		
10-12-21	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	29.83-1	LATE CHARGE		
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT						
	9.88		0.00	0.00	0.00	9.88	NON REC CORP ADV		
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT						
	10.90		0.00	0.00	0.00	10.90	NON REC CORP ADV		
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT						
	10.90		0.00	0.00	0.00	10.90	NON REC CORP ADV		
09-24-21	00-00	631	PROPERTY PRESERVATION						
	15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA		
09-13-21	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	30.19-1	LATE CHARGE		
08-23-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES						
	85.00		0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA		
08-11-21	06-20	152	LATE CHARGE ASSESSMENT						

	0.00	0.00	0.00	0.00	30.92-1 LATE CHARGE
08-11-21	00-00	631	PROPERTY PRESERVATION		
	15.00	0.00	0.00	0.00	15.00 MTGR REC CORP ADV BA
08-06-21	00-00	632	STATUTORY EXPENSES		
	125.00	0.00	0.00	0.00	125.00 NON REC CORP ADV
07-12-21	06-20	152	LATE CHARGE ASSESSMENT		
	0.00	0.00	0.00	0.00	29.83-1 LATE CHARGE
06-11-21	06-20	152	LATE CHARGE ASSESSMENT		
	0.00	0.00	0.00	0.00	30.56-1 LATE CHARGE
05-20-21	00-00	631	PROPERTY PRESERVATION		
	15.00	0.00	0.00	0.00	15.00 MTGR REC CORP ADV BA
05-12-21	06-20	152	LATE CHARGE ASSESSMENT		
	0.00	0.00	0.00	0.00	30.56-1 LATE CHARGE
04-12-21	06-20	152	LATE CHARGE ASSESSMENT		
	0.00	0.00	0.00	0.00	29.46-1 LATE CHARGE
03-15-21	06-20	152	LATE CHARGE ASSESSMENT		
	0.00	0.00	0.00	0.00	30.56-1 LATE CHARGE
02-22-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
	85.00	0.00	0.00	0.00	85.00 MTGR REC CORP ADV BA
02-03-21	00-00	632	STATUTORY EXPENSES		
	125.00	0.00	0.00	0.00	125.00 NON REC CORP ADV





HOME EQUITY LINE OF CREDIT NOTICE OF RIGHT TO CANCEL

Borrower's Name(s): **THEYA KANAGAPATNAM**

Address: **2316 LAKESHORE AV, 16, OAKLAND, CA 94606**

I. YOUR RIGHT TO CANCEL

We have agreed to establish an open-end credit account for you, and you have agreed to give us a [mortgage/lien/security interest] [on/in] your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events:

- (1) the opening date of your account which is 10/03/2006; or
- (2) the date you received your Truth in Lending disclosures; or
- (3) the date you received this notice of your right to cancel the account.

If You cancel the account, the [mortgage/lien/security interest] [on/in] Your home is also canceled. Within 20 days of receiving Your notice, We must take the necessary steps to reflect the fact that the [mortgage/lien/security interest] [in/on] Your home has been canceled. We must return to You any money or property You have given to Us or to anyone else in connection with the Account.

You may keep any money or property We have given You until We have done the things mentioned above, but You must then offer to return the money or property. If it is impractical or unfair for You to return the property, You must offer its reasonable value. You may offer to return the property at Your home or at the location of the property. Money must be returned to the address shown below. If We do not take possession of the money or property within 20 calendar days of Your offer, You may keep it without further obligation.

II. HOW TO CANCEL

If you decide to cancel the account, you may do so by notifying us, in writing, at:

CITIBANK
Home Equity Closing Department
P.O. Box 790160
St. Louis, MO 63179

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of 10/06/2006 (or midnight of the third business day following the latest of the three events listed above).

If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

III. I WISH TO CANCEL

Consumer's Signature: _____ Date: _____

Note: Each person having an ownership interest in the real estate being given as security in the transaction in connection with which this notice is being given must be given two copies of this notice properly completed.



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0746996 000016351 09SP21 00064039 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





April 18, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE:Loan Number:4774041794

Property Address:2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

We have received your inquiry regarding a possible loan workout for the above referenced mortgage loan. The information contained in this letter and the information sheet on the reverse side explain the process for obtaining a loan workout.

It is our understanding that you are now, or may become, delinquent in making payments to your mortgage loan, and that you may be experiencing temporary or permanent financial hardship. We will work with you in an attempt to find a mutually agreeable way to resolve your delinquency and to avoid foreclosure, but we make no promise that a loan workout plan can be put in place.

Please note that any collection activity currently in progress will continue during our review of your request for a loan workout plan. Additionally, we do not waive any of our rights or any of your obligations under the note. You are responsible for continuing to make your mortgage loan payments.

We are ready to assist you. Please gather the following information: (1) reason for financial hardship (2) monthly income and expenses for all borrowers and (3) completed forms (attached). Then either upload to <https://www.loansolutioncenter.com> (see portal information below), mail to 425 Phillips Blvd., Ewing, NJ 08618, fax to "Loan Workout Department" at (609) 718-2655 or email to DCCLM@loanadministration.com. If you have questions, please call us at 800-242-7178

AM200 021 MJL L4

To ensure you are always up to date with the latest information related to your assistance request, we encourage you to use our online portal. To get started, go to <https://www.loansolutioncenter.com> and click the "Register here" link.

Once you have created an account, you can log in any time, from any web-enabled device to confirm receipt of your package, check the status of the review and be quickly informed of additional information that is needed to complete your package. You can easily upload documents needed as part of your request directly to the portal, without the hassle involved in mailing or faxing.

In addition, when you register, you can elect to receive helpful text alerts to keep you informed of the status of your request.

For quick, 24/7 access to information regarding your request, we urge you to create an account as soon as possible.

The Loan Workout Information Sheet explains in detail several types of workout plans. Upon receipt of your signed request and the required materials, we will review your financial situation and determine the options available to you. A Loan Workout Representative will contact you shortly to discuss the workout review process and any workout options that may be available to you.

Thank you.

Enclosures

Required Legal Notice(s)

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.

AM200 021 MJL L4 (AM100)

LOAN WORKOUT INFORMATION SHEET

A loan workout plan can take a number of forms, depending on the value of the mortgaged property, the financial strength of the borrowers, the state of the delinquency and the willingness of the lender to accept less than full payment.

All forms of a workout plan may not be available to every borrower or apply to every property.

A lender is not required to enter into any workout plan with a delinquent borrower or any specific type of workout plan. A lender may require that the borrower comply with the terms of the loan and may seek to enforce its rights under the loan agreement and the mortgage documents, including proceeding to foreclosure.

Housing counselors and legal assistance may also be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following

- United States Department of Housing and Urban Development:
 - o 1-800-569-4287
 - o www.hud.gov/offices/hsg/sfh/hcc/fc

A workout plan may be one of the types listed below:

A REPAYMENT PLAN OR FORBEARANCE AGREEMENT

In this type of plan, the borrowers agree to make the required monthly payments and agree to repay arrearages over a specific period of time. The period for repayment of arrearages will depend on the severity of the delinquency and the ability of the borrowers to repay the amount due.

A TEMPORARY LOAN MODIFICATION

In this type of plan, the borrowers and the lender agree to temporarily change the terms of the original note, perhaps by changing the interest rate, or changing the monthly payment amount.

A SALE (including a "Short Sale")

In this type of plan, the borrowers agree to sell the property by a certain date. The borrowers and lender may agree to share the loss if the property sells for less than the amount required to pay off the loan.

A "DEED-IN LIEU" PLAN

In this type of plan, the borrowers voluntarily vacate the property and convey the property to the lender by deed.

Other forms of workout plans may also be available.

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at 888-995-HOPE.

The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

AM200 021 MJL L4 (AM100)



REQUEST FOR REVIEW OF A WORKOUT PLAN

To: Loan Workout Department

From: Theya Kanagaratnam

Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

NOTE: All borrowers must provide the requested information and sign below. The term "I" or "my" means all persons signing below.

I am a borrower on the mortgage loan (the "Loan") identified above.

I acknowledge that one or more payments due on the Loan are or may become delinquent. I request to be considered for a workout plan. I understand that if the Loan is currently delinquent or in default, or goes into default in the future, collection efforts, including foreclosure, may continue.

I agree to enter into discussions with you, as either the lender or representative of the lender, and authorize you to obtain any necessary credit reports, appraisals and other financial information to complete a review of this request.

I understand that your review of this request for a workout does not mean that a workout will be approved or that you have agreed to a workout of any kind.

As part of this request, I have attached the following materials:

1. A typed Letter of Hardship stating the reasons I am unable to maintain my Loan obligation, along with any supporting evidence that I believe support my statements. NOTE: I understand I must prepare this letter.
2. A copy of my most recent signed Federal Income Tax return, including all schedules and W-2 Form(s).
3. A copy of my recent savings and checking account statements, if any.
4. A completed financial statement (form enclosed).
5. A copy of my most recent pay stub, or a statement that you are unemployed.
6. If the property identified above is listed for sale: I have included a copy of the listing agreement, the name, address and telephone number of the listing agent and, if applicable, a copy of the signed Agreement of Sale.

Theya Kanagaratnam

Date: _____

Date: _____



About the Property	About You
<p>Do you own this house? Yes or No If yes, what name is on the title?</p> <p>If your name is not on title, did you inherit the property? Yes or No</p>	<p>Do you live in this house? Yes or No</p> <p>If yes, how many dependents live at this address? Please list the ages of each person who lives in the property (including yourself).</p> <p>Are you (check response)? ____ Married ____ Unmarried ____ Separated</p>
Is this a second home? Yes or No	What is the total number of people living at this address?
Is the property vacant? Yes or No	Do you need help in organizing and managing your finances? Yes or No
<p>Is this a rental property? Yes or No</p> <p>Is the rental property vacant? Yes or No</p> <p>If rental property, is it leased? Yes or No (If you have a lease agreement, please provide a copy)</p>	Have you contacted any credit-counseling services? Yes or No
Do you intend to keep the property? Yes or No	If yes, are you still working with the credit-counseling service? Yes or No
<p>What is the estimated value of your property? \$</p> <p>When did you purchase the property?</p> <p>What was the original purchase price? \$</p>	If yes, what counseling service are you currently working with? (Provide the agency name, counselor's name, phone number and email address below)
<p>If you do not intend to keep the property, is it currently listed? Yes or No</p> <p>If yes, please provide listing agent's name, phone number and email address below:</p> <p>What is the current listing price? \$</p> <p>How long has the property been listed? _____</p>	<p>Are you behind on your mortgage payments? Yes or No</p> <p>When did you last send a payment (month/year) that the lender accepted? _____</p> <p>How much? \$ _____</p> <p>For what month was this? _____</p> <p>What is the balance of your mortgage? \$ _____</p>
Describe any necessary emergency repairs that need to be made to the property, including: heating, plumbing, electrical, roofing, etc.	<p>Have either the borrower or the co-borrower filed for bankruptcy? Yes or No</p> <p>If yes, Ch 7 _____, Ch13 _____?</p>

- Please describe what happened that caused you to (or will cause you to) miss your mortgage payment(s). (If necessary, please attach an additional sheet.)
- When did this event occur? Do you expect this situation to be temporary?
- Please provide the amount of any increased expenses and what the expenses are. Additionally please list any reduced or lost income as well as an explanation of what caused the income loss or reduction.
- Please describe your intentions for property: Do you want to keep the property, or do you want to sell it? Please describe why you have decided to keep, or sell the property. Have you considered selling your property to avoid foreclosure?
- Are you prepared to take whatever action is necessary to try to preserve your homeownership and/or your credit?
- What actions have you taken to date to resolve your financial situation?

Funds Available	
<p>Do you have funds available for a down payment or to put towards reducing your delinquent balance?</p> <p style="text-align: center;">Yes or No</p> <p>If yes, how much? \$</p>	<p>When will this money be available to you?</p> <p>What is the source?</p>

Borrower Employment History	Co-Borrower Employment History
<p>Is this person currently employed?</p> <p style="text-align: center;">Yes or No</p>	<p>Is this person currently employed?</p> <p style="text-align: center;">Yes or No</p>
<p>How long has this person been with their current employer?</p>	<p>How long has this person been with their current employer?</p>
<p>Name of present employer (Name of company if self-employed):</p>	<p>Name of present employer (Name of company if self-employed):</p>
<p>Do you expect any change to the borrower's current employment status?</p> <p style="text-align: center;">Yes or No</p>	<p>Do you expect any change to the co-borrower's current employment status?</p> <p style="text-align: center;">Yes or No</p>

Monthly Income (Borrower)		Monthly Income (Co-Borrower)	
Gross Wages/Frequency of Pay	\$	Gross Wages/Frequency of Pay	\$
Unemployment Income	\$	Unemployment Income	\$
Child Support/Alimony*	\$	Child Support/Alimony*	\$
Disability Income/SSI	\$	Disability Income/SSI	\$
Insurance Claims/Lawsuit	\$	Insurance Claims/Lawsuit	\$
Food Stamps	\$	Food Stamps	\$
Welfare	\$	Welfare	\$
Rental Income	\$	Rental Income	\$
Commissions, bonuses & self-employed income	\$	Commissions, bonuses & self-employed income	\$
Less: Federal & State Tax, FICA	\$	Less: Federal & State Tax, FICA	\$
Less: Other Deductions (Benefits, 401K, Union Dues, etc.)	\$	Less: Other Deductions (Benefits, 401K, Union Dues, etc.)	\$
Other*	\$	Other*	\$
Total:	\$	Total:	\$

<p>Is there any other income in the household?</p> <p style="text-align: center;">Yes or No</p> <p>If yes, how much? \$</p> <p>What is the source of this income?</p>

* 8 6 4 0 0 A *

If you have a second mortgage on this property or own other real estate besides your primary residence, please attach a separate sheet with a complete list of property owned along with the lender name/address/phone number and account numbers. Please also include monthly payments/remaining balances/estimated property values and monthly rent amounts, if any rental income is collected.

Borrower Release and Authorization

I (we) acknowledge as follows: The financial information provided in the Financial Information and Disclosure Statement is a true and factual statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) mortgage loan on my (our) behalf will be made in strict reliance on the financial information provided.

I (we) also agree that if it is determined that I (we) have provided information that is misrepresented and thereby caused actions to be taken which would not have been taken had the true facts been known, I (we) shall be liable for any and all losses suffered by the lender of my (our) mortgage loan.

I (we) agree that my (our) lender, and/or its agent, Cenlar FSB, may discuss, obtain and share information, including but not limited to credit information, (FICO scores), about my (our) mortgage and financial situation with third parties in regards to a possible resolution alternative. The negotiation of any possible resolution or loss mitigation alternative will not constitute a waiver of or defense to my (our) lender's rights to commence or continue any action, and my (our) lender may contact other parties with financial interest in this property. Any negotiation for a possible loss mitigation resolution or alternative will be provided only if an agreement has been approved in writing by my (our) lender.

I (we) understand that my (our) lender and/or its agent, may require additional information to approve certain alternatives and am (are) willing to disclose requested information as necessary. I (we) hereby authorize my (our) lender to release to the following listed parties any and all information they may require for the purpose of a credit transaction. Please list any authorized 3rd parties (such as a credit counselor) if applicable: _____

I (we) agree that the my (our) signature(s) below grants the holder of my (our) mortgage the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and/or credit counseling representative (if applicable). By signing below, I (we) advise the lender that if I (we) should hereafter agree to a repayment plan for my (our) mortgage loan, reinstate my (our) mortgage loan, or pay off my (our) loan in full then, by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct my (our) lender to take no further action to process this request for a workout.

I (we) understand, acknowledge, and agree that the Servicer and Other Loan Participants can obtain, use and share tax return information for purposes of (i) originating; (ii) maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) or as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Servicer includes the Servicer's affiliates, agents, service providers and any of the aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of the aforementioned parties' successors and assigns.*

*©2019 The Mortgage Industry Standards Maintenance Organization. All rights reserved.

Borrower Signature:	Date:
Co-Borrower Signature:	Date:
Counseling Agency Name:	Counselor Name and Phone Number:



SHORT SALE/ DEED-IN-LIEU AUTHORIZATION FORM

A Short Sale

A Short Sale allows you to sell your house when it is worth less than the amount remaining on the mortgage loan and settle your mortgage debt. In a Short Sale, the lender must agree to accept an amount less than what is actually owed on the loan based on evidence of financial hardship and the value of the mortgaged property. Completion of a short sale may eliminate or reduce your mortgage debt.*†

By completing a Short Sale rather than allowing your house to go through foreclosure, your house will not be sold at a public sale or auction. After all other foreclosure alternatives have been considered and you've decided a Short Sale is right for you, we recommend you work with a licensed real estate agent who can assist you in listing your home for sale.

A Short Sale must be an “arms-length” transaction which means all parties involved in the sale must be unrelated and unaffiliated.

A Deed-in-Lieu of Foreclosure

In a Deed-in-Lieu transaction, you voluntarily transfer ownership and possession of the mortgage property to the owner of your mortgage in exchange for the lender to satisfy your mortgage debt.

A Deed-in-Lieu transaction, on terms that the mortgage company has approved, include making any required contributions, may provide benefits to you that may include avoiding foreclosure and eliminating your mortgage debt. *

Remember, you need to take action by completing and returning the Borrower Financial Form, signed IRS Form 4506-C and Short Sale Authorization Form in the envelope provided in order for us to be able to evaluate your request.

If you are interested in a Short Sale please check the below box

☐

If you are interested in a Deed-in-Lieu please check the below box

☐

Loan Number: 4774041794

THIRD PARTY AGENCIES – If your home is currently listed with an agent please complete the third party information requested below (if applicable) to assist us in processing your request.

Listing Realtor Information:

Name: _____
 Office Phone: _____
 Cell Phone: _____
 Email: _____

Title Company/Contact Name/Phone/Email:

Company name: _____
 Contact name: _____
 Office Phone: _____
 Email: _____

Negotiator (Housing Agency) Name/Phone/Email:

Name: _____
 Office Phone: _____
 Email: _____

Broker Name/Phone/Email:

Name: _____
 Office Phone: _____
 Email: _____

Attorney Name/Phone/Email:

Name: _____
 Office Phone: _____
 Email: _____

The undersigned borrower(s), ("Borrower(s)"), authorize(s)

Central Loan Administration & Reporting

its affiliates, agents and employees (collectively, "Servicer") to discuss with the above third parties described ("Third Party Agencies") on Borrower(s)'s behalf the sale of the property at the above-listed Property Address ("Property"), which is secured by a loan owned or serviced by Servicer ("Mortgage"), for an amount less than the outstanding principal balance of the Mortgage (such transaction, a "Short Sale").

Borrower(s)'s Third Party Agencies and Servicer are hereby authorized to share with each other any and all information reasonably requested or otherwise required to be exchanged in connection with the solicitation, negotiation and consummation of the Short Sale, including without limitation names, addresses, telephone numbers, Social Security numbers, income, credit scores, status of any current or previous workout review, account, balances, program eligibility payment activity and any other confidential (including nonpublic personal information) information related to Borrower(s), the Mortgage, or the Property.

Borrower(s) further agrees and acknowledge as follows: Borrower(s) have selected the Third Party Agencies.

Borrower(s) acknowledge that Servicer is not responsible for any act or omission of the Third Party Agencies, including anything the Third Party Agencies may do with information it is provided hereunder, or for any failure of the Third Party Agencies to competently perform its services.

Loan Number: 4774041794

This Third-Party Authorization will be effective until the completion of the Short Sale(s) unless terminated by Borrower(s) in writing.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION.

Borrower

Co-Borrower

Date

Date



SHORT SALE CHECKLIST/ DEED-IN-LIEU

If you **have an offer** on the property, provide the required documentation listed below (some of this information is the same as the income/hardship supporting documents requested in the first several pages of your borrower response package-it is only necessary to send one copy of those items)

- ☐ Copy of purchase and sale agreement
- ☐ Copy of estimated HUD-1 and/or Closing Disclosure
- ☐ Copy of listing agreement with listing history including price reductions
- ☐ Short Sale Authorization Form
- ☐ Copy of last two months paystubs for seller(s)
- ☐ Copy of last two months checking/savings statements
- ☐ Copy of two most recently filed tax returns
- ☐ Letter of hardship/explanation
- ☐ Monthly income/expense statement detailing income and expenses for seller(s)

If you **DO NOT have an offer** on the property, provide the required documentation listed below:

- ☐ Short Sale Authorization Form
- ☐ Copy of last two months paystubs for seller(s)
- ☐ Copy of last two months checking/savings statements
- ☐ Copy of two most recently filed tax returns
- ☐ Letter of hardship/explanation
- ☐ Monthly income/expense statement detailing income and expenses for seller(s)

* Cancellation of debt may have tax consequences. Please consult your tax advisor to discuss potential tax consequences.

† Even if approval for this program is granted, you may remain liable for any debt that is not extinguished.

Important Information Regarding Form 4506-C

Please complete the enclosed Form 4506-C per the instructions, which are included for your reference. Please return the form to the address below. For your convenience, you can also send the form via the fax number or email address provided below.

The 4506-C Form **will allow** Central Loan Administration & Reporting to electronically order your tax return transcripts on your behalf.

Mail:

Attn: Loss Mitigation Department 425 Phillips Blvd. Ewing, NJ 08618

Fax:

(609) 718-2655

Email:

DCCLM@loanadministration.com



Until we receive your tax return transcripts, your homeowner assistance package may not be considered complete and we may be unable to evaluate your request to be considered for a homeowner assistance program.

ATT74 January 2021

Form **4506-C**
(September 2020)

Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax ReturnOMB Number
1545-1872

▶ Do not sign this form unless all applicable lines have been completed.

▶ Request may be rejected if the form is incomplete or illegible.

▶ For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Name shown on tax return (if a joint return, enter the name shown first)	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a. If a joint return, enter spouse's name shown on tax return	2b. Second social security number or individual taxpayer identification number if joint tax return

3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)**4.** Previous address shown on the last return filed if different from line 3 (see instructions)**5a.** IVES participant name, address, and SOR mailbox ID

TALX Corporation, a provider of Equifax Verification Services 11432 Lackland Road St. Louis MO 63146, (888) 749-4411 Mailbox ID=Equifax01

5b. Customer file number (if applicable) (see instructions)**Caution:** This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)**6. Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request 1040

a. Return Transcript , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years	<input checked="" type="checkbox"/>
b. Account Transcript , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns	<input type="checkbox"/>
c. Record of Account , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years	<input type="checkbox"/>

7. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.**8.** Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)

12/31 /2020

12/31 /2019

12/31 /2018

12/31 /2017

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Print/Type name		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature		Date
	Print/Type name		

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1b. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note: If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "999999999" on the transcript.

Line 8. Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form . . . 10min.
Preparing the form . . . 12 min.
Copying, assembling, and sending the form to the IRS . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
 Tax Forms and Publications Division
 1111 Constitution Ave. NW, IR-6526
 Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.





Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0747290 000001823 09DP02 00064000 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





April 18, 2023

Hours of Operation:

Customer Service : Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland, CA 94606-1055

**Qualified Written Requests, notifications of error, or requests
for information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628**

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
Oakland CA 94606

Dear Customer:

We have received your request to be considered for a loan modification or other foreclosure prevention alternative.

Depending upon investor requirements, we may need to perform an interior appraisal/valuation of your property before we can determine if you qualify for a mortgage assistance program. If this is necessary, your assistance will be required to allow the vendor(s) timely and sufficient access to the property to complete the interior appraisal/valuation. If we order an appraisal/valuation we will promptly provide you with a copy of the completed report, even if your mortgage program is not approved.

What are the next steps?

We will review the documentation you provided. We will notify you by mail if further information is needed to determine if you qualify for a mortgage assistance program or if we are unable to review your package due to scheduled foreclosure sale.

If your package is deemed incomplete, a letter will be sent listing the missing documents that are needed to complete a full review. Attempts to contact you will be made to collect any missing documents for a reasonable period of time.

Who can I contact if I have questions or concerns?

In the event that you need to submit additional information related to your mortgage assistance package, it can be sent to us

- By fax: (609) 718-2655
- By mail: Loss Mitigation Department
PO Box 77408
Ewing, NJ 08628-6408
- By email: DCCDocs@loanadministration.com

If you are sending more than one page of documents, please print your name and loan number at the top of each page!

If you have any questions or concerns about the contents of this letter, you can call us at 800-242-7178 during the business hours listed above.

LM002 039 MJL L4

855-839-6253 • www.loanadministration.com

Persons who are deaf, hard of hearing, or have limited speech may dial TTY 711.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at (888) 995-HOPE, or you can reach them via the web at <https://995hope.org>.

Is there additional information I should know?

This letter and the loan workout review process shall not waive any of our rights, or your obligations under the note or mortgage. This means you are still responsible to continue making your loan payments (unless you have been relieved of your obligations under the note, if discharged in a Chapter 7 Bankruptcy Proceeding).

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

Thank you.

Required Legal Notice(s)

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.

LM002 039 MJL L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0747633 000002289 09SP03 00064003 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606





04/18/2023

Hours of Operation

Customer Service: Monday - Friday,

8:30 AM to 8:00 PM ET

Collections Dept: Monday - Friday,

8:00 AM to 9:00 PM ET

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606

RE: Loan Number:

4774041794

Property Address:

2316 LAKESHORE AV 16
16
OAKLAND CA 94606



Dear Borrower(s):

We have received your request to be considered for a loan modification or other foreclosure prevention alternative.

Depending upon investor requirements, we may need to perform an interior appraisal/valuation of your property before we can determine if you qualify for a mortgage assistance program. If this is necessary, your assistance will be required to allow the vendor(s) timely and sufficient access to the property to complete the interior appraisal/valuation. If we order an appraisal/valuation we will promptly provide you with a copy of the completed report, even if your mortgage program is not approved.

What are the next steps?

We will review the documentation you provided. We will notify you by mail if further information is needed to determine if you qualify for a mortgage assistance package or if we are unable to review your package due to scheduled foreclosure sale.

If your package is deemed incomplete, a letter will be sent listing the missing documents that are needed to complete a full review. Attempts to contact you will be made to collect any missing documents for a reasonable period of time.

Who can I contact if I have questions or concerns?

In the event that you need to submit additional information related to your mortgage assistance package, it can be sent to us

- By fax: (609) 718-2655
- By mail: Loss Mitigation Department
PO Box 77408
Ewing, NJ 08628-6408

- By email: DCCdocs@loanadministration.com

If you are sending more than one page of documents, please print your name and loan number at the top of each page!

If you have any questions or concerns about the contents of this letter, you can call us at 800-242-7178 during the business hours listed above.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at (888) 995-HOPE, or you can reach them via the web at <https://995hope.org>.

Is there additional information I should know?

This letter and the loan workout review process shall not waive any of our rights, or your obligations under the note or mortgage. This means you are still responsible to continue making your loan payments (unless you have been relieved of your obligations under the note, if discharged in a Chapter 7 Bankruptcy Proceeding).

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

Thank you.

Required Legal Notice(s)

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.





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or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0747633 000002696 09SP05 00064007 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606





04/18/2023

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606

Hours of Operation:

Customer Service: Monday - Friday, 8:30 AM to 8:00 PM ET
Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 LAKESHORE AV 16
16
OAKLAND, CA 94606



Dear Borrower(s):

We are contacting you to confirm that we have received your request to be considered for mortgage assistance program(s) that may be available. At this time your assistance application is incomplete. In order for us to be able to determine if you qualify for a mortgage assistance program, we must receive the required documentation by 05/18/2023. Below, please find a list of documents that need to be submitted to finish your assistance application.

Missing Documents/Documents Still Needed:

General:

- Please return a hardship letter, signed and dated by all parties, briefly describing your hardship.(Please return a hardship letter, signed and dated by all parties, briefly describing your hardship.)
- Please return a complete, signed and dated financial form.(The financial form was not received. A blank copy of the form has been mailed out to you separately, please make sure all sections of this form is complete with the borrowers authorization page signed and dated by all parties. Once complete, please return back a copy of the financial form as soon as possible.)
- Please return a signed and dated (or e-filed with electronic signature page) Federal Income Tax Return(s) for the most recent year with all accompanying schedules, and the business return if applicable.(Please return a signed and dated (or the IRS 8879 e-filed with electronic signature page) 2022 Federal Income Tax Return(s)with all accompanying schedules, and the business return if applicable.)
- Please return a copy of the homeowner's association (HOA) bill or statement for the subject property.(Please return a copy of the homeowner's association (HOA) bill or statement for the subject property.)
- Please return a copy of the homeowners Insurance declaration page for the subject property.(Please return a copy of the homeowners Insurance declaration page for the subject property.)

LM305 001 MJL L4 V7

- Please return a copy of the most recent real estate tax bill on the subject property.(Please return a copy of the most recent real estate tax bill on the subject property.)
- Please return a copy of your last two (2) months of bank statements including all pages, name and address for any and all checking, savings, money market and/or brokerage accounts held by each borrower. Documents must be legible and cannot be altered.(Please return a copy of your last two (2) months of bank statements including all pages, name and address for any and all checking, savings, money market and/or brokerage accounts held by each borrower. Documents must be legible and cannot be altered.)

THEYA KANAGARATNAM:

- Please return paystubs reflecting the most recent 30 days earnings reflecting year-to-date earnings; Year-to-date figures must be present.(Please return paystubs reflecting the most recent 30 days earnings reflecting year-to-date earnings; Year-to-date figures must be present.)
- W2:(W-2s were not received. Please provide a copy of the last two (2) years of W-2 forms (2021 and 2022))

Below you will find a list of documents that you previously submitted as part of your assistance application. Next to each document listed you will find an expiration date. If this date has expired or will expire soon, please remember to submit an updated version of that document along with the missing items listed above. If you do not provide an update for the expired documentation at the same time you send in the missing information requested above, it will further impact our ability to process your application.

Documents Already Received with Expiration Dates:

What steps do I need to take next?

Please carefully review the two lists above and send us the required information to complete your assistance application as soon as possible.

You must submit all required documents by 05/18/2023. If the required documentation is not received by that date, your request for a mortgage assistance program may be closed and you will have to reapply if you are still in need of assistance.

Once we have received all of the information required to complete your assistance application, we will evaluate your assistance application to determine if you qualify for any available mortgage assistance programs.

Depending upon the documents you submitted as part of your assistance application, and the guidelines of the investor, the loss mitigation options available to you may include:

- **Repayment Plan** - an agreement that allows you to repay delinquent payments over an agreed number of installments or time frame.
- **Forbearance** - an agreement that could temporarily reduce or suspend mortgage payments and create a plan to make up missed payments over a period of time.
- **Loan modification** - an agreement to restructure the original terms of your loan to assist with the delinquency in order to bring your account current.
- **Pre-foreclosure Sale ("Short Sale")** - an agreement to allow you to sell your home for less than the balance remaining on your mortgage. With a pre-foreclosure sale, you can sell your home and pay off all (or a portion of) your mortgage balance with the proceeds.
- **Deed-in-Lieu** - an agreement to allow you to transfer the ownership of your property to the owner of your mortgage (i.e., the lender)
- **Partial Claim / Deferral** – an agreement that can defer, or move, missed payments & applicable fees/costs to the end of the loan term utilizing an interest free loan.

If your request for a loss mitigation option is denied, we will send you a denial letter listing each mortgage assistance program for which you were reviewed and the reasons why it was determined you did not qualify for each. You will have thirty (30) days from the date of the denial letter to submit a written appeal of the denial decision. Further appeal rights, if any, will be set forth in the denial letter.

If your account is in an existing loss mitigation option, the terms of that option will remain in effect until you qualify for and accept a new offer, cancel that option, or fail to perform under the terms of the existing option. If you have any questions, please contact us at 800-242-7178.

Who can I contact if I have questions or concerns?

We may reach out to you for additional information. If we do, we ask that you promptly return all calls to us so that we are able to process your request within the timeframe set forth in this letter.

We are ready to assist you. Please send the missing or expired documentation to complete your package as soon as possible. This may be done by uploading the documents to: <https://www.loansolutioncenter.com> (see portal information below), mailing them to Loss Mitigation Department PO Box 77408, Ewing NJ 08628-6408, faxing them to Loss Mitigation at (609) 718-2655 or emailing them to DCCLM@loanadministration.com. **Please note: If you are sending more than one page of documents, please print your name and loan number at the top of each page.** Should you have questions please call us at 800-242-7178.

For 24/7 access to information regarding your assistance request, we encourage you to use our online portal. To get started, go to <https://www.loansolutioncenter.com> and click the "Register here" link.

Once you have created an account, you can log into your account anytime, from any web-enabled device to confirm receipt of your package, check the status of your package review and be quickly informed of any additional information that is needed to complete your package. You can also elect to receive helpful text alerts to keep you informed of the status of your request.

You can easily upload documents that are needed as part of your assistance request directly to the portal at <https://www.loansolutioncenter.com>, without the hassle involved in mailing or faxing.

Create an account as soon as possible to start using the portal for quick access to the information you need.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at (888) 995-HOPE, or you can reach them via the web at: <https://995hope.org>.

Is there additional information I should know?

If you fail to submit all the required documentation, you may not qualify for a mortgage assistance program, in which case any foreclosure proceedings against the property will continue. This may include referral of the loan to active foreclosure status, if it was not previously referred.

Depending on the timing of when the required documentation is received, we cannot guarantee that there will be enough time to evaluate your assistance application to determine if you qualify for a mortgage assistance program. In addition, if time permits and your assistance application is able to be evaluated, we cannot guarantee that you will qualify for any available mortgage assistance programs. We also cannot guarantee the suspension of any foreclosure proceedings against the property.

This letter and the loan workout review process shall not waive any of our rights or your obligations under the note or mortgage. This means that you are still responsible to continue making your loan payments (unless you have been relieved of your obligations under the note, if discharged in a Bankruptcy Proceeding).

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

If you have any other mortgage loans secured by the same property, you should consider contacting those servicers to discuss any available mortgage assistance programs.

We appreciate your prompt attention to this matter.

Thank you.



Required Legal Notice(s)

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.





Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0761202 000003644 09SP02 00064001 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





May 30, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

We have received your request for the name of the Owner/Assignee of the
mortgage loan referenced above and applicable contact information.

The loan Owner/Assignee is:

Citibank

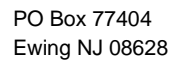
P.O. Box 790017, MS 221
St. Louis, MO 63179
800-925-2484

The owner status of this loan is based upon a review of our records as of
the date of this letter, and loan ownership status may change from time to
time.

We appreciate the opportunity to service your loan.

Thank you.

CS184 022 BCC L4

[illegible]



4774041794 L4

05/26/2023

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606

Hours of Operation:

Customer Service: Monday - Friday, 8:30 AM to 8:00 PM ET
Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 LAKESHORE AV 16
16
OAKLAND, CA 94606

Dear Homeowner(s):

We are contacting you regarding your incomplete application for a mortgage assistance program. Unfortunately, the deadline to submit the outstanding information needed to complete your application has passed. Therefore, your mortgage assistance application has been closed.

We want to help you, but we need to hear from you in order to restart the mortgage assistance process.

To restart your application, please visit <https://www.loansolutioncenter.com> where you can upload required forms or documentation or you may also use one of the following methods:

Mail: Loss Mitigation Department
PO Box 77408
Ewing NJ, 08628-6408
Email: DCCLM@loanadministration.com
Phone: 800-242-7178
Fax: (609) 718-2655

Note: If you have not registered your account, visit the website address provided above and click the “Register here” link.

If your account is in an existing loss mitigation option, the terms of that option will remain in effect until you qualify for and accept a new offer, cancel that option, or fail to perform under the terms of the existing option. If you have any questions, please contact us at 800-242-7178.

What steps do I need to take next?

You will need to submit a payment of \$22,097.02, which is the total amount due on the loan, as soon as possible.

In order to avoid a negative impact to your credit rating resulting from late payments and to avoid foreclosure, it is important that you continue to make your mortgage payment by its scheduled due date.

Please send your payment in the total amount due to:

Loss Mitigation Department
PO Box 77408
Ewing, NJ 08628-6408

Who can I contact if I have questions or concerns?

If you have any questions or concerns about the contents of this letter, you can call us at 800-242-7178 during the business hours listed above.

Is there additional information I should know?

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

We appreciate your prompt attention to this matter.

Thank you.

Required Legal Notice(s)

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.



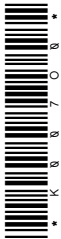


Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0760970 000003683 09SP02 00064001 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





May 26, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Thank you for your recent communication. We will promptly review and thoroughly research your inquiry. Once those steps have been completed a response will be provided within thirty (30) days.

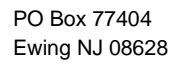
If your communication includes a request for the identity and address of the owner of this loan, this information will be mailed to you separately within ten (10) business days.

Should you have any questions or concerns, please contact us by calling our direct phone number, (866) 677-8807.

Thank you,

Executive Resolution Analyst

CR044 031 SJN L4



Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





June 09, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer(s):

This letter is to follow up on your previously received communication. Our review is taking longer than anticipated and we will need additional time to furnish a response. We will provide a response within 15 business days from our original expected response date.

Thank you for your patience.

Please contact us at (866) 677-8807 with any questions or concerns.

Sincerely,

Executive Resolution Analyst

CS060 016 AQR L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0766416 000000024 09DP12 00064020 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





June 16, 2023

Hours of Operation:
Customer Service: Monday-Friday, 8:30 am to 8:00 pm ET
Collections Dept.: Monday-Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

**Qualified Written Requests, notifications of error, or requests
for information concerning your loan must be directed to: PO Box 77423,
Ewing, NJ 08628**

RE: Loan Number: 4774041794
Name: Theya Kanagaratnam
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Sir or Madam:

We are writing to inform you that notwithstanding the bankruptcy of the above borrower(s), there may be relief available to help them avoid foreclosure.

The options that may be available to them are:

- Loan Modification
- Sale of Property (if value of property does not exceed the amount of the outstanding debt)
- Deed in lieu of foreclosure

We ask that you consult with your client regarding the above alternatives. If your client wishes to pursue one of these options prior to the discharge or dismissal of the bankruptcy, please ask them to complete the enclosed Loss Mitigation Assistance Package and return to us within 30 days of the date of this letter.

Please send to:
Loss Mitigation Department
PO Box 77408
Ewing, NJ 08628-6408

Or fax to: (609) 718-2655

BR070 076 MZK L4

Page 2

In addition to the completed Loss Mitigation Assistance Package, copies of the following must also be provided:

- A current pay stub from each borrower.
- A bank statement from a checking and/or savings account showing one month of activity.
- Last year's filed tax return.
- Chapter 13 plan with Schedules A, D, I and J, if applicable.
- A brief statement describing the financial situation of the debtor(s).
- If your client is attempting to sell the property, please include copies of the listing agreement, appraisal, offers, and any other relevant documents.
- This information will help us determine whether or not your client qualifies for the above options, or if any other options are available.

We will require a letter from your office giving us permission to discuss the loss mitigation options with your client; otherwise we will deal directly with you.

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

Thank you.

Enclosure(s)

Required Legal Notice(s)

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.

BR070 076 MZK L4

Homeowner Checklist

For Your Information Only - Do Not Return with Your Borrower Response Package

GET STARTED – use this checklist to ensure you have completed all required forms and have the right information.

Step 1	<input type="checkbox"/> Review the information provided to help you understand your options, responsibilities, and next steps: <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <input type="checkbox"/> Avoiding Foreclosure <input type="checkbox"/> Frequently Asked Questions <input type="checkbox"/> Beware of Foreclosure Rescue Scams </div>
Step 2	<input type="checkbox"/> Complete and sign the enclosed Borrower Assistance Form. Must be signed by all borrowers on the mortgage (notarization is not required) and must include: <div style="margin-top: 5px;"> <input type="checkbox"/> All income, expenses, and assets for each borrower <input type="checkbox"/> An explanation of financial hardship that makes it difficult to pay the mortgage <input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate </div>
Step 3	<input type="checkbox"/> Complete and sign a dated copy of the enclosed IRS Form 4506C <div style="margin-top: 5px;"> <input type="checkbox"/> For each borrower, please submit a signed, dated copy of IRS Form 4506C (Request for Individual Tax Return Transcript) <input type="checkbox"/> Borrowers who filed their tax returns jointly may send in one IRS Form 4506C signed and dated by both joint filers </div>
Step 4	<input type="checkbox"/> Provide required Hardship Documentation. This documentation will be used to verify your hardship. <div style="margin-top: 5px;"> <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached) </div>
Step 5	<input type="checkbox"/> Provide required Income Documentation. This documentation will be used to verify your hardship and all of your income (Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan). <div style="margin-top: 5px;"> <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached) <input type="checkbox"/> You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See Page 2 of the Borrower Assistance Form for specific details on income documentation. </div>
Step 6	<input type="checkbox"/> Gather and send completed documents—your Borrower Response Package. <div style="margin-top: 10px;"> <ul style="list-style-type: none"> Borrower Assistance Form (attached) Form 4506C (attached) Income Documentation as outlined on Page 2 of the Borrower Assistance Form (attached) Hardship Documentation as outlined on Page 3 of the Borrower Assistance Form (attached) Short Sale/Deed-in-Lieu Authorization Form, if applicable </div> <p>Please mail all documents above to us: Loss Mitigation Department, PO Box 77408, Ewing, NJ 08628-6408 or fax to: Loss Mitigation Department at (609)718-2655.</p>

IMPORTANT REMINDERS:

- ☐ If you cannot provide the documentation within the time frame provided, have other types of income not specified on Page 2 of the Borrower Assistance Form, cannot locate some or all of the required documents, OR have any questions, please contact us at 800-242-7178.
- ☐ Keep a copy of all documents and proof of mailing/e-mailing for your records. **Don't send original income or hardship documents. Copies are acceptable.**

Questions? Contact us at 800-242-7178

ATT04 Version 2

Information on Avoiding Foreclosure

These options may be available to you depending on your hardship. There are options to help you stay in your home and bring your mortgage current, and options that allow you to leave your home while avoiding foreclosure. We can answer any questions you may have about these options, including the general eligibility requirements.

Don't delay, as failure to take any action may result in foreclosure proceedings being initiated on your mortgage.

OPTIONS TO STAY IN YOUR HOME	OVERVIEW	BENEFIT
Reinstatement	<ul style="list-style-type: none"> ▪ Pay all past due amounts in a single lump-sum payment. ▪ Available if you have the funds to pay now. 	<ul style="list-style-type: none"> ▪ Allows you to bring your mortgage current immediately.
Repayment Plan	<ul style="list-style-type: none"> ▪ Pay all past due amounts together with your regular monthly payments over an extended period of time. ▪ Available if you have sufficient income to cover more than your regular monthly payment. 	<ul style="list-style-type: none"> ▪ Allows you time to bring your mortgage current without having to make a single lump-sum payment.
Forbearance Plan	<ul style="list-style-type: none"> ▪ Make reduced payments or no payments for a specific period of time (for example, six months). During this time your mortgage will become increasingly delinquent. 	<ul style="list-style-type: none"> ▪ Allows you time to improve your financial situation and possibly qualify for another option, such as a modification, upon completion of the forbearance plan.
Modification	<ul style="list-style-type: none"> ▪ Make modified payments based on new terms. ▪ Requires your successful completion of a three-month trial period plan. 	<ul style="list-style-type: none"> ▪ Allows you to bring your mortgage current by permanently modifying your mortgage. ▪ Intended to make your payments or terms more manageable; typically results in a lower monthly payment.

OPTIONS TO LEAVE YOUR HOME	OVERVIEW	BENEFIT
Short Sale	<ul style="list-style-type: none"> ▪ Sell your property. ▪ Proceeds from the sale are used to pay off a portion of your mortgage balance when you owe more on your mortgage than the home is worth. 	<ul style="list-style-type: none"> ▪ Allows you to transition out of your home to avoid foreclosure. ▪ Relocation funds may be available. ▪ The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences – consult a tax advisor.
Deed-in-Lieu-of-Foreclosure	<ul style="list-style-type: none"> ▪ Transfer ownership of your property to us in exchange for relief from some or all of the mortgage debt. 	<ul style="list-style-type: none"> ▪ Allows you to transition out of your home if you are unable to sell your home to avoid foreclosure. ▪ Relocation funds may be available. ▪ The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences—consult a tax advisor.

There are a variety of options or programs available to help you resolve your delinquency and keep your home. You may be eligible to modify your mortgage to make your payments and terms more manageable, for instance, lowering your monthly payment to make it more affordable. On the contrary, if you have missed a few payments, you may qualify for a temporary (or permanent) solution to help you get your finances back on track. Depending on your circumstances, staying in your home may not be possible, in these cases, a short sale or deed-in-lieu-of-foreclosure may be better options rather than a foreclosure action.

***This is important information that may apply to you. Please review it and retain it for your reference. Do not return it with your Borrower Response Package.**

Frequently Asked Questions

For Your Information Only - Do Not Return With your Borrower Response Package

1. Why did I receive this package?

You received this package because we have not received one or more of your monthly mortgage payments and want to help you keep your home if at all possible. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial hardship that may be hindering your ability to make your mortgage payment.

2. Where can I find more information on foreclosure prevention?

Please see the Avoiding Foreclosure attachment in this package for more information, or you can contact us at 800-242-7178.

3. Will it cost money to get help?

There should never be a fee from your servicer or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

4. What happens once I have sent the Borrower Response Package to you?

We will contact you within 3 business days of our receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. Within 5 business days of receipt of your request, we will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. We cannot guarantee that you will receive any (or a particular type of) assistance.

Within 30 days of receipt of a complete Borrower Response Package, we will let you know which foreclosure alternatives, if any, are available to you and will inform you of your next steps to accept our offer. However, if you submit your complete Borrower Response Package less than 37 days prior to a scheduled foreclosure sale date, we will strive to process your request as quickly as possible, but you may not receive a notice of incompleteness or a decision on your request prior to sale. **Please submit your Borrower Response Package as soon as possible.**

5. What happens to my mortgage while you are evaluating my Borrower Response Package?

You remain obligated to make all mortgage payments as they come due, even while we are evaluating the types of assistance that may be available.

6. Will the foreclosure process begin if I do not respond to this letter?

If you do not respond to your lender's notices to you regarding past due payments, your lender may refer your loan to foreclosure in accordance with your mortgage loan documents and applicable law.

7. What happens if I have waited too long and my property has been referred to an attorney for foreclosure? Should I still contact you?

Yes, the sooner the better!



FREQUENTLY ASKED QUESTIONS continued**8. What if my property is scheduled for a foreclosure sale in the future?**

If you submit a complete Borrower Response Package less than 37 calendar days before a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. **Please submit your Borrower Response Package as soon as possible.**

9. Will my property be sold at a foreclosure sale if I accept a foreclosure alternative?

In most cases, the property will not be sold at a foreclosure sale once you accept a foreclosure alternative, such as a forbearance or repayment plan, and comply with all requirements. However, in certain jurisdictions, even if we are able to approve you for a foreclosure alternative prior to a scheduled foreclosure sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale. In these instances our office will work closely with foreclosure counsel to ensure appropriate steps are taken to legally rescind the foreclosure sale so that the approved foreclosure alternative can be honored.

10. Will my credit score be affected by my late payments or being in default?

The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a Repayment Plan, or Trial Period Plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.

For any property located in a federally declared disaster area, please note that we suspend reporting to all credit reporting agencies for the duration of an approved forbearance plan. CREDIT SCORING COMPANIES MAY CONSIDER WHETHER THERE IS AN INCREASED CREDIT RISK DUE TO THE LACK OF REPORTING. WE ARE UNCERTAIN AS TO THE IMPACT ON YOUR CREDIT SCORE, PARTICULARLY IF YOU ARE CURRENT ON YOUR MORTGAGE OR OTHERWISE HAVE A GOOD CREDIT SCORE. For more information about your credit score please go to: <https://www.consumer.ftc.gov/articles/0152-credit-scores>.

11. Will my credit score be affected if I accept a foreclosure prevention option?

While the affect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

12. Is foreclosure prevention counseling available?

Yes, HUD approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You may call the United State Department of Housing and Urban Development at 1-800-569-4287. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you.

13. Should I trust ads and fliers from companies that are offering to help me avoid foreclosure for a fee?

Foreclosure prevention has become a target for scam artists. We suggest using the HUD Web site referenced in Question 12 to locate a counselor near you. Also, please refer to the attached document called "Beware of Foreclosure Rescue Scams" for more information.

14. What are the benefits of borrower purchased insurance coverage compared to lender placed insurance?

We strongly recommend that you obtain your own insurance coverage. You should be aware that lender placed insurance may not provide coverage for personal property or contents. In addition, lender placed insurance coverage may only cover the outstanding unpaid principal of a loan and may not provide enough coverage to rebuild your home in case of a total loss. Lastly, we must advise you that lender placed insurance, in most cases, is more expensive than voluntary insurance coverage.

Please be advised that if your loan is in a Special Flood Hazard Area (SFHA) and you are approved for a loan modification, you will be required to escrow the minimum amount of coverage required by the Flood Disaster Protection Act of 1973, as amended (42 U.S.C. 4012a). If you are approved for a loan modification, you will be required to acknowledge receipt of the Federal and any State required Flood Insurance Coverage notices. If you currently have flood insurance, there may be an increase in your flood insurance premium.

BEWARE OF FORECLOSURE RESCUE SCAMS — TIPS & WARNING SIGNS

For Your Information Only - Do Not Return with Your Borrower Response Package

Scam artists are stealing millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. **Remember, help is FREE.**

How to Spot a Scam – beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

How to Report a Scam – do one of the following:

- Go to www.preventloanscams.org and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.



BORROWER FINANCIAL**UNIFORM BORROWER ASSISTANCE FORM**

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. You can either upload to <https://www.loansolutioncenter.com>, mail to 425 Phillips Blvd, Ewing NJ 08618, Attn: Loss Mitigation Department or fax to (609) 718-2655.

On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) property's status; (3) bankruptcy; and (4) your credit counseling agency.

On Page 2 you must disclose information about all of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506C; (3) required income documentation, and (4) required hardship documentation.

Servicer Name: _____

Loan I.D. Number: _____

I want to: ☐ Keep the Property ☐ Vacate the Property ☐ Sell the Property ☐ Undecided

The property is currently: ☐ My Primary Residence ☐ A Second Home ☐ An Investment Property

The property is currently: ☐ Owner Occupied ☐ Renter occupied ☐ Vacant

BORROWER		CO-BORROWER	
BORROWER'S NAME		CO-BORROWER'S NAME	
EMPLOYER'S NAME		EMPLOYER'S NAME	
SOCIAL SECURITY NUMBER	DATE OF BIRTH	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME PHONE NUMBER WITH AREA CODE		HOME PHONE NUMBER WITH AREA CODE	
CELL OR WORK NUMBER WITH AREA CODE (INDICATE WHICH)		CELL OR WORK NUMBER WITH AREA CODE (INDICATE WHICH)	
MAILING ADDRESS			
PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)		EMAIL ADDRESS	
NUMBER OF OCCUPANTS IN THE HOME (INCLUDING APPLICANTS)		NUMBER OF VEHICLES OWNED BY APPLICANTS AND DEPENDANTS WITHIN HOUSEHOLD	

Is the property listed for sale? ☐ Yes ☐ No
 If yes, what was the listing date? _____
 If property has been listed for sale, have you received an offer on the property? ☐ Yes ☐ No
 Date of offer: _____ Amount of Offer: \$ _____
 Agent's Name: _____
 Agent's Phone Number: _____
 For Sale by Owner? ☐ Yes ☐ No

Have you contacted a credit counseling agency for help? ☐ Yes ☐ No
 If yes, please complete the counselor contact information below:
 Counselor's Name: _____
 Agency's Name: _____
 Counselor's Phone Number: _____
 Counselor's Email: _____

Do you have condominium or homeowner association (HOA) fees? ☐ Yes ☐ No
 Total monthly amount: \$ _____
 Name and address that fees are paid to: _____

Have you filed for bankruptcy? ☐ Yes ☐ No
 If yes: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13
 Has your bankruptcy been discharged? ☐ Yes ☐ No

Filing Date: _____
 Bankruptcy Case number: _____

Is any borrower an active duty service member? ☐ Yes ☐ No
 Has any borrower been deployed away from his/her primary residence or received Permanent Change Station Orders? ☐ Yes ☐ No
 Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death? ☐ Yes ☐ No

Loan Number: 4774041794

ATT03 Version 4

BORROWER FINANCIAL		UNIFORM BORROWER ASSISTANCE FORM			
Monthly Household Income		Monthly Household Expenses/Debt Payments		Household Assets (associated with the property and/or borrower(s) excluding retirement funds)	
Monthly Gross wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony*	\$	Homeowner's Insurance	\$	Savings / Money Market	\$
Nontaxable social security/SSDI	\$	Property Taxes	\$	CDs	\$
		Utilities	\$		
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Credit Cards / Installment Loans (total min. pmt per mo.)	\$	Stocks / Bonds	\$
		Telephone (including cell & bundled cable costs)	\$		
Tips, commissions, bonus and self-employed income	\$	Alimony, child support pmts	\$	Other Cash on Hand	\$
		Medical (co pays & Rx)	\$		
Rents Received	\$	Car Payments	\$	Other Real Estate (estimated value)	\$
		Child Care	\$		
Unemployment Income	\$	HOA/Condo Fees	\$	Other	\$
		Property Maintenance	\$		
Food Stamps/Welfare	\$	Mortgage Payments on other properties	\$	Other _____	\$
Other _____ (Please Specify)	\$	Health/Life Ins. Premiums (if not deducted from paycheck)	\$		
		Food	\$		
		Transportation (gas, auto ins. & maintenance)	\$	Other _____	\$
		Other _____ (Please Specify)	\$		
Total (Gross income)	\$	Total Household Debt /Expenses & Debt Pymts	\$	Total Assets	\$
Any other liens (mortgage liens, mechanics liens, tax liens, etc.) – use back of page to list					
Lien Holder's Name		Balance / Interest Rate		Loan Number	
				Line Holder's Phone Number	
Required Income Documentation					
<input type="checkbox"/> Do you earn a salary or hourly wage? For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (i.e. signed letter or print out from employer).			<input type="checkbox"/> Are you self employed? For each borrower who receives self employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.		
<input type="checkbox"/> Do you have any additional sources of income? Provide for each borrower as applicable: "Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime: <input type="checkbox"/> Reliable third party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income). Social Security, disability or death benefits, pension, public assistance, or adoption assistance: <input type="checkbox"/> Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and <input type="checkbox"/> Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts. Rental income: <input type="checkbox"/> Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent reduced by the monthly debt service on the property, if applicable; or <input type="checkbox"/> If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent. Investment income: <input type="checkbox"/> Copies of the two most recent investment statements or bank statements supporting receipt of this income. Alimony, child support, or separation maintenance payments as qualifying income:* <input type="checkbox"/> Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and <input type="checkbox"/> Copies of your two most recent bank statements or other third-party documents showing receipt of payment. *Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.					

BORROWER FINANCIAL		UNIFORM BORROWER ASSISTANCE FORM	
HARDSHIP AFFIDAVIT			
I/We are requesting review of my/our current financial situation to determine whether I/we qualify for temporary or permanent mortgage relief options. Date Hardship Began is:			
I/we believe that my/our situation is:			
<input type="checkbox"/> Short term (under 6 months) <input type="checkbox"/> Medium term (6 – 12months) <input type="checkbox"/> Long-term or Permanent Hardship (greater than 12 months)			
I/we are having difficulty making my/our monthly payment because of reasons set forth below: <i>(Please check the primary reason and submit required documentation demonstrating your primary hardship)</i>			
If Your Hardship is:		Then the Required Hardship Documentation is:	
<input type="checkbox"/> Unemployment		<input type="checkbox"/> No hardship documentation required	
<input type="checkbox"/> Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)		<input type="checkbox"/> No hardship documentation required	
<input type="checkbox"/> Increase in Housing Expenses: a hardship that causes an increase in your housing expenses due to circumstances beyond your control		<input type="checkbox"/> No hardship documentation required	
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law		<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying Borrower or Co-Borrower has relinquished all rights to the property	
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household		<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death	
<input type="checkbox"/> Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member		<input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if applicable) <input type="checkbox"/> Written statement or other documentation verifying disability or illness; OR <input type="checkbox"/> Doctor's certificate of illness or disability; OR <input type="checkbox"/> Medical bills; OR None of the above shall require providing detailed medical information	
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment		<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area	
<input type="checkbox"/> Distant employment transfer/Relocation		For active-duty service members: Notice of Permanent Change of Station (PCS) or actual PCS orders. For employment transfers/new employment: <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR <input type="checkbox"/> Pay stub from new employer; OR <input type="checkbox"/> If none of these apply, provide written explanation In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).	
<input type="checkbox"/> Business Failure		<input type="checkbox"/> Tax return from the previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: x Bankruptcy filing for the business; or x Two months recent bank statements for the business account evidencing cessation of business activity; or x Most recent signed and dated quarterly or year-to-date profit and loss statement	
<input type="checkbox"/> Other: a hardship that is not covered above		<input type="checkbox"/> Written explanation describing the details of the hardship and relevant documentation	

Loan Number: 4774041794

ATT03 Version 4

Borrower Financial**Uniform Borrower Assistance****Borrower/Co-Borrower Acknowledgement and Agreement**

I/We certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
 - c. The Servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer, its agents or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The Servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the Servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them.
10. I(we) understand, acknowledge, and agree that the Servicer and Other Loan Participants can obtain, use and share tax return information for purposes of (i) originating; (ii) maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) or as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Servicer includes the Servicer's affiliates, agents, service providers and any of the aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of the aforementioned parties' successors and assigns.*

*©2019 The Mortgage Industry Standards Maintenance Organization. All rights reserved.
11. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the Lender/Servicer/ or authorized third party*.

☐ By checking this box, I also consent to being contacted by text message.

Borrower Signature

Date

Co-Borrower Signature

Date

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Loan Number: 4774041794

SHORT SALE/ DEED-IN-LIEU AUTHORIZATION FORM

A Short Sale

A Short Sale allows you to sell your house when it is worth less than the amount remaining on the mortgage loan and settle your mortgage debt. In a Short Sale, the lender must agree to accept an amount less than what is actually owed on the loan based on evidence of financial hardship and the value of the mortgaged property. Completion of a short sale may eliminate or reduce your mortgage debt.*†

By completing a Short Sale rather than allowing your house to go through foreclosure, your house will not be sold at a public sale or auction. After all other foreclosure alternatives have been considered and you've decided a Short Sale is right for you, we recommend you work with a licensed real estate agent who can assist you in listing your home for sale.

A Short Sale must be an "arms-length" transaction which means all parties involved in the sale must be unrelated and unaffiliated.

A Deed-in-Lieu of Foreclosure

In a Deed-in-Lieu transaction, you voluntarily transfer ownership and possession of the mortgage property to the owner of your mortgage in exchange for the lender to satisfy your mortgage debt.

A Deed-in-Lieu transaction, on terms that the mortgage company has approved, include making any required contributions, may provide benefits to you that may include avoiding foreclosure and eliminating your mortgage debt. *

Remember, you need to take action by completing and returning the Borrower Financial Form, signed IRS Form 4506-C and Short Sale Authorization Form in the envelope provided in order for us to be able to evaluate your request.

If you are interested in a Short Sale please check the below box

☐

If you are interested in a Deed-in-Lieu please check the below box

☐


Loan Number: 4774041794

THIRD PARTY AGENCIES – If your home is currently listed with an agent please complete the third party information requested below (if applicable) to assist us in processing your request.

Listing Realtor Information:

Name: _____
Office Phone: _____
Cell Phone: _____
Email: _____

Title Company/Contact Name/Phone/Email:

Company name: _____
Contact name: _____
Office Phone: _____
Email: _____

Negotiator (Housing Agency) Name/Phone/Email:

Name: _____
Office Phone: _____
Email: _____

Broker Name/Phone/Email:

Name: _____
Office Phone: _____
Email: _____

Attorney Name/Phone/Email:

Name: _____
Office Phone: _____
Email: _____

The undersigned borrower(s), ("Borrower(s)"), authorize(s)

Central Loan Administration & Reporting

its affiliates, agents and employees (collectively, "Servicer") to discuss with the above third parties described ("Third Party Agencies") on Borrower(s)'s behalf the sale of the property at the above-listed Property Address ("Property"), which is secured by a loan owned or serviced by Servicer ("Mortgage"), for an amount less than the outstanding principal balance of the Mortgage (such transaction, a "Short Sale").

Borrower(s)'s Third Party Agencies and Servicer are hereby authorized to share with each other any and all information reasonably requested or otherwise required to be exchanged in connection with the solicitation, negotiation and consummation of the Short Sale, including without limitation names, addresses, telephone numbers, Social Security numbers, income, credit scores, status of any current or previous workout review, account, balances, program eligibility payment activity and any other confidential (including nonpublic personal information) information related to Borrower(s), the Mortgage, or the Property.

Borrower(s) further agrees and acknowledge as follows: Borrower(s) have selected the Third Party Agencies.

Borrower(s) acknowledge that Servicer is not responsible for any act or omission of the Third Party Agencies, including anything the Third Party Agencies may do with information it is provided hereunder, or for any failure of the Third Party Agencies to competently perform its services.

Loan Number: 4774041794

This Third-Party Authorization will be effective until the completion of the Short Sale(s) unless terminated by Borrower(s) in writing.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION.

Borrower

Co-Borrower

Date

Date



SHORT SALE CHECKLIST/ DEED-IN-LIEU

If you **have an offer** on the property, provide the required documentation listed below (some of this information is the same as the income/hardship supporting documents requested in the first several pages of your borrower response package-it is only necessary to send one copy of those items)

- ☐ Copy of purchase and sale agreement
- ☐ Copy of estimated HUD-1 and/or Closing Disclosure
- ☐ Copy of listing agreement with listing history including price reductions
- ☐ Short Sale Authorization Form
- ☐ Copy of last two months paystubs for seller(s)
- ☐ Copy of last two months checking/savings statements
- ☐ Copy of two most recently filed tax returns
- ☐ Letter of hardship/explanation
- ☐ Monthly income/expense statement detailing income and expenses for seller(s)

If you **DO NOT have an offer** on the property, provide the required documentation listed below:

- ☐ Short Sale Authorization Form
- ☐ Copy of last two months paystubs for seller(s)
- ☐ Copy of last two months checking/savings statements
- ☐ Copy of two most recently filed tax returns
- ☐ Letter of hardship/explanation
- ☐ Monthly income/expense statement detailing income and expenses for seller(s)

* Cancellation of debt may have tax consequences. Please consult your tax advisor to discuss potential tax consequences.

† Even if approval for this program is granted, you may remain liable for any debt that is not extinguished.

Important Information Regarding Form 4506-C

Please complete the enclosed Form 4506-C per the instructions, which are included for your reference. Please return the form to the address below. For your convenience, you can also send the form via the fax number or email address provided below.

The 4506-C Form will allow Central Loan Administration & Reporting to electronically order your tax return transcripts on your behalf.

Mail:

Attn: Loss Mitigation Department 425 Phillips Blvd. Ewing, NJ 08618

Fax:

(609) 718-2655

Email:

DCCLM@loanadministration.com



Until we receive your tax return transcripts, your homeowner assistance package may not be considered complete and we may be unable to evaluate your request to be considered for a homeowner assistance program.

ATT74 January 2021

Form **4506-C**
(September 2020)

Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax ReturnOMB Number
1545-1872

▶ Do not sign this form unless all applicable lines have been completed.

▶ Request may be rejected if the form is incomplete or illegible.

▶ For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Name shown on tax return (if a joint return, enter the name shown first)	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a. If a joint return, enter spouse's name shown on tax return	2b. Second social security number or individual taxpayer identification number if joint tax return

3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)**4.** Previous address shown on the last return filed if different from line 3 (see instructions)**5a.** IVES participant name, address, and SOR mailbox ID
TALX Corporation, a provider of Equifax Verification Services 11432 Lackland Road St. Louis MO 63146, (888) 749-4411 Mailbox ID=Equifax01**5b.** Customer file number (if applicable) (see instructions)**Caution:** This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)**6. Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request 1040

a. Return Transcript , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years	<input checked="" type="checkbox"/>
b. Account Transcript , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns	<input type="checkbox"/>
c. Record of Account , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years	<input type="checkbox"/>

7. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213 ☒**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.**8.** Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)

12/31 /2020 12/31 /2019 12/31 /2018 12/31 /2017

Caution: Do not sign this form unless all applicable lines have been completed.**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Print/Type name		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature		Date
	Print/Type name		

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1b. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note: If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "999999999" on the transcript.

Line 8. Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form . . . 10min.
Preparing the form . . . 12 min.
Copying, assembling, and sending the form to the IRS . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
 Tax Forms and Publications Division
 1111 Constitution Ave. NW, IR-6526
 Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.



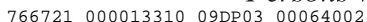
Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0766721 000013310 09DP03 00064002 L4

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606 1055





If you need help, the following options may be possible (most are subject to lender approval):

- Refinance your loan with us or another lender;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment;
- If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to sell your home and use the proceeds to pay off your current loan.

Si necesita ayuda, las siguientes opciones pueden ser posibles (la mayoría están sujetas a la aprobación del prestamista):

- Refinanciar su préstamo con nosotros u otro prestamista;
- Modificar los términos de su préstamo con nosotros;
- El aplazamiento de pagos le da más tiempo para pagar su pago mensual;
- Si no puede seguir pagando su hipoteca, es posible que su mejor opción sea buscar una vivienda más asequible. Como alternativa a la ejecución hipotecaria, es posible que pueda vender su casa y utilizar las ganancias para pagar su préstamo actual.

Loan Number: 4774041794

For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting the Department of Housing and Urban Development at www.hud.gov/findacounselor or by calling (800) 569-4287.

Para ayudarlo a explorar sus opciones, el gobierno federal proporciona la información de contacto de asesores de vivienda. Puede acceder a esta información comunicándose con El Departamento de Vivienda y Desarrollo Urbano en www.hud.gov/findacounselor o llamando al (800) 569-4287.

You are responsible to continue making payments as directed and in accordance with your bankruptcy case while we review your request for assistance.

We are ready to assist you. Please gather the information that provides your reason for financial hardship and monthly income and expenses for all borrowers. You may email us at DCCDocs@loanadministration.com, fax your request to Loan Workout at (609) 718-2655, mail your completed package to 425 Phillips Blvd. Ewing, NJ 08618 or call us at 800-242-7178 .

Call us today to learn more about your options and instructions for how to apply.
The longer you wait, or the further you fall behind on your payments, the harder it will be to find a solution.

Central Loan Administration & Reporting
425 Phillips Blvd, Ewing, NJ 08618
800-242-7178

For more information, visit <https://www.loanadministration.com>.

Llámenos hoy para obtener más información sobre sus opciones e instrucciones sobre cómo presentar una solicitud. Cuanto más espere o más se atrase en sus pagos, más difícil será encontrar una solución.

Central Loan Administration & Reporting
425 Phillips Blvd, Ewing, NJ 08618
800-242-7178

Para más información, visite <https://www.loanadministration.com>.

Thank you.

XC707 019 CPI L4

Required Legal Notice(s)

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.

XC707 019 CPI L4





Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0768798 000001971 09SP02 00064001 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





June 23, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer(s):

This letter is to follow up on your previously received communication. Our review is taking longer than anticipated and we will need additional time to furnish a response. We will provide a response within 15 business days from our original expected response date.

Thank you for your patience.

Please contact us at (866) 677-8807 with any questions or concerns.

Sincerely,

Executive Resolution Analyst

CS060 016 AQR L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0769717 000009075 09SP25 00064047 L4

Theya Kanagaratnam
2316 Lakeshore Ave. Apt. 16
Oakland, CA 94606





June 28, 2023

Theya Kanagaratnam
2316 Lakeshore Ave. Apt. 16
Oakland, CA 94606

Re: Loan number: 4774041794
Property Address: 2316 Lakeshore Ave., Apt. 16, Oakland, CA 94606

Dear Theya Kanagaratnam:

We are in receipt of your request to validate the debt related to the above-referenced loan ("the Loan"), which is dated May 1, 2023, and was received in our office on May 26, 2023.

We understand that this mortgage loan account is included in the schedule of debts in a pending Chapter 13 bankruptcy that was filed on June 15, 2023. We are obligated under federal bankruptcy law to comply with the requirements of the automatic stay. Accordingly, the information contained in this letter is for informational purposes and is not an attempt to collect a debt or impose personal liability with respect to any portion of the debt.

The Loan was originated by Citibank, N.A. and is currently owned by Citibank, N.A., located at P.O. Box 6728, Sioux Falls, SD 57117-6728, telephone number 800-283-7918. The servicer of the loan is CitiMortgage, Inc. ("CitiMortgage") located at 1000 Technology Drive, O'Fallon, MO 63368, telephone number 800-283-7918. Cenlar FSB dba Central Loan Administration & Reporting ("Cenlar") subservices the Loan on behalf of CitiMortgage.

The Loan is due for the June 23, 2020 installment and the following payments are in arrears:
36 payments (June 2020 - March 2023) = a total of \$ 20,430.96

The following amounts are also due and owing:

Accrued late charges	=	\$639.63
Other fees*	=	\$90.00
Escrow advance	=	\$0.00
Funds advanced**	=	\$2,399.08

*this amount represents payoff statement fees (please refer to the enclosed Fee Activity Ledger(s) for an itemization)

**this amount represents funds advanced on your behalf to date (please refer to the enclosed History of Corporate Advance Transactions for an itemization)

Also enclosed are copies of the Home Equity Line of Credit Agreement and Deed of Trust that you signed at closing and a Loan History showing the activity on the account.

Theya Kanagaratnam

Page 2

Please be advised that the Loan has not been satisfied. We will continue to service the Loan in accordance with its terms.

Your loan was referred to foreclosure on May 31, 2022. To request a full reinstatement amount or a payoff statement, please reach out to our foreclosure attorney, Tiffany and Bosco, at (602) 255-6000.

Should you have any questions regarding this matter, please contact me at 866-677-8807.

Sincerely,

Rafael Cruz

Rafael Cruz

Executive Resolution Specialist

Enclosures



Certified True And Correct Copy

When Recorded Mail To:

Citibank

Document Administration

1000 Technology Drive- MS 221

O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA

Citibank

P.O. Box 790017, MS 221

St. Louis, MO 63179

(800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, **THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606**, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at **2316 LAKESHORE AV, 16, OAKLAND, CA 94606** and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed **\$100,000.00** (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

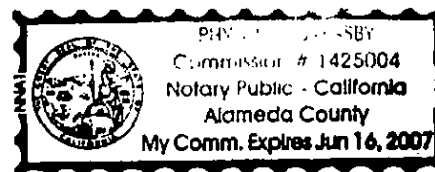
<u>Theya Kanagaratnam</u> 10/03/2006 Trustor: THEYA KANAGAPATNAM <input type="checkbox"/> Married <input type="checkbox"/> Unmarried		Trustor: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	
<u>Theya Kanagaratnam</u> Trustor: THEYA KANAGARATNAM <input type="checkbox"/> Married <input type="checkbox"/> Unmarried		Trustor: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	

STATE OF CALIFORNIA
 COUNTY OF Alameda

On 10/03/2006, before me, Phyllis E. Grigsby, Notary Public, personally appeared **THEYA KANAGAPATNAM** personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)



(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.



Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. Inspection. We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. Forbearance Not a Waiver. Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. Notices. Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. Severability. If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. Due on Transfer Provision - Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. Default. If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. Assignment of Rents. As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. Future Loan Advances. Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. Release. Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____



SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036



**Duplicate
Original**



**Do Not
Destroy**

When Recorded Mail To:

Citibank

Document Administration

1000 Technology Drive- MS 221

O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA

Citibank

P.O. Box 790017, MS 221

St. Louis, MO 63179

(800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at 2316 LAKESHORE AV, 16, OAKLAND, CA 94606 and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed \$100,000.00 (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

Theya Kanagaratnam 10/03/2006

Trustor: **THEYA KANAGAPATNAM**

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

Trustor: **THEYA KANAGARATNAM**

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

STATE OF CALIFORNIA
COUNTY OF Alameda

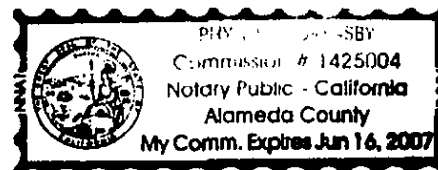
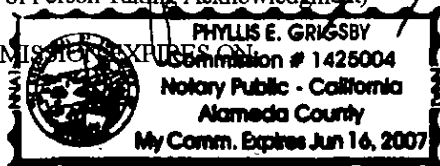
On 10/03/2006, before me,

Phyllis E. Grigsby, Notary Public
personally appeared **THEYA KANAGAPATNAM** personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON

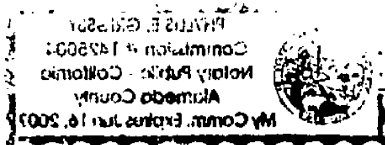
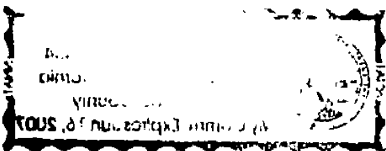


(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.





Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. **Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. **Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. **Notices.** Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. **Severability.** If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. **Due on Transfer Provision - Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. **Default.** If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. **Release.** Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____

SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036





HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Borrower(s): **THEYA KANAGARATNAM**

Property Address: **2316 LAKESHORE AV, 16, OAKLAND, CA 94606 (the "Property")**

Credit Limit:	\$100,000.00
Index:	8.250%
Initial Margin (if applicable):	Not Applicable
Initial Daily Periodic Rate (if applicable):	Not Applicable
Initial ANNUAL PERCENTAGE RATE (if applicable): (The Initial Annual Percentage Rate will vary as the Index varies)	Not Applicable
Date the Initial Margin Ends and Regular Margin Begins (if applicable):	Not Applicable
Regular Margin:	0.500%
Regular Daily Periodic Rate:	0.023973%
Regular ANNUAL PERCENTAGE RATE: (The Regular Annual Percentage Rate will vary as the Index varies)	8.750% (Index +/- the Regular Margin)

Closing Costs, Paid by Citibank*

Appraisal Fee:	\$310.00	Recording Fees: Alameda County Recorder	\$34.00
Credit Report Fee:	\$2.00	City/County Tax/Stamps:	\$0.00
Flood Certification Fee (Finance Charge):	\$4.25	State Tax/Stamps:	\$0.00
Settlement or Closing Fee (Finance Charge): NASCO	\$350.00	Intangible Tax:	\$0.00
Abstract or Title Search Fee: NASCO	\$50.00	Document Stamp Tax:	\$0.00
Title Examination Fee:	\$0.00	Mortgage Registration Tax:	\$0.00
Title Insurance Binder:	\$0.00	Tax Certificate Fee:	\$0.00
Document Preparation:	\$0.00	Mortgage Taxes: Borrower Portion	\$0.00
Overnight/Postage Fee (Finance Charge):	\$0.00	Lender's Portion	\$0.00
Appraisal Recertification Fee:	\$0.00		

Total Closing Costs: **\$ 750.25**

*These charges are paid outside of the closing by Lender. However, if your loan is terminated within the first 36 months, with the exception of the Lender's Portion of the Mortgage Taxes and the Document Preparation Fee, you will be required to repay us all of these closing costs incurred on your behalf.

The undersigned Borrower(s), jointly and severally if more than one, agree to all of the terms and conditions of this Home Equity Line of Credit Agreement and Disclosure, which consists of 9 pages, and acknowledge receipt of a completed copy, along with the notice about Your Billing Rights. The date of this Agreement is the latest date next to a Borrower's signature.

Theya Kanagaratnam Tk
THEYA KANAGARATNAM
Theya Kanagaratnam
10/03/2006



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

1. DEFINITIONS: As used herein:

- a) "Account" means the Home Equity Line of Credit Account opened under the Agreement.
- b) "Agreement" means this Home Equity Line of Credit Agreement and Disclosure together with any modifications, amendments, replacements or substitutions thereto.
- c) "Business Day" means any day other than a Saturday, Sunday or a federal holiday.
- d) "Citibank" means Citibank, N.A..
- e) "Credit Limit" means the maximum aggregate amount of the Loan Advances that may be outstanding at any given time pursuant to the Agreement.
- f) "Draw Period" means the ten years from the date of the Agreement during which Loan Advances may be made.
- g) "Index" means the highest Prime Rate as published in the Money Rates section of *The Wall Street Journal* from time to time. *The Wall Street Journal* is available at many newsstands and public libraries, or you may obtain copies from The Wall Street Journal, 200 Burnett Road, Chicopee, Massachusetts 01020. A Prime Rate is not necessarily the lowest or best rate available.
- h) "Initial Pricing" means that your Agreement has an Initial Margin, Initial Daily Periodic Rate, and an Initial Annual Percentage Rate.
- i) "Loan Advances" means amounts drawn on your Account pursuant to the Agreement by Home Equity Line of Credit checks, or in any other way Citibank allows, and advances by Citibank pursuant to the Agreement or Mortgage to protect the Property or Citibank's security interest in the Property, including but not limited to advances to maintain required insurance on the Property or to pay taxes on the Property.
- j) "Mortgage" means the mortgage, deed of trust, deed to secure debt or cooperative security agreement which covers the Property which secures the Agreement.
- k) "Property" means the property described in the Mortgage which secures the Agreement.
- l) "Repayment Period" means the twenty years immediately following the Draw Period during which Loan Advances may not be made.
- m) "You," "Your" and "Yours," whether or not the first letter of the word is capitalized, means each person who signs below as Borrower, jointly and severally.

Certain other terms are defined elsewhere in this Agreement.

2. **PROMISE TO PAY:** You promise to pay to Citibank the total of all Closing Costs (if indicated above that Closing Costs are paid by Borrower), all Loan Advances, together with Finance Charges at the applicable daily periodic rate, and any other fees, charges or other Finance Charges, all as provided for in the Agreement.

3. HOW FINANCE CHARGES ARE IMPOSED AND DETERMINED:

- a) Finance Charges on Loan Advances at the applicable Daily Periodic Rate begin to accrue on the date the Loan Advance is posted to your Account. There is no grace period for repayment of your balance during which Finance Charges will not accrue. If there are any other Finance Charges payable under the Agreement, they will be dollar amounts itemized herein as Finance Charges and will be due and payable on the date of the Agreement.
- b) The appropriate margin is added to the Index to determine the Annual Percentage Rate, which will be divided by 365 (366 in leap years) to determine the Daily Periodic Rate which will be applied to the balance on which the Finance Charge will be computed during your monthly billing cycle.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) The Index used for a billing cycle will be the daily Index rate published each Business Day.
- d) If your Account has Initial Pricing:
 - (i) The Initial Margin shown above will be in effect from the date of the Agreement until the Date the Initial Margin Ends and Regular Margin Begins shown above.
 - (ii) The Initial Annual Percentage Rate and the Initial Daily Periodic Rate, shown above, will be in effect from the date of the Agreement and can change each Business Day.
 - (iii) On the Date the Initial Margin Ends and Regular Margin Begins shown above, the Regular Margin shown above will go into effect. If the Index has not changed so as to affect the rate, the Regular Annual Percentage Rate and Regular Daily Periodic Rate shown above will then be in effect and can change each Business Day.
- e) If your Account does not have Initial Pricing:
 - (i) The Regular Margin shown above will be in effect from the date of the Agreement.
 - (ii) The Regular Annual Percentage Rate and the Regular Daily Periodic Rate will be in effect from the date of the Agreement and can change each Business Day.
- f) Any increase in the Annual Percentage Rate will result in an increase in the minimum monthly payment. The Annual Percentage Rate will not exceed 18%, no matter how much the Index increases.
- g) You will be sent statements on a monthly cycle which will reflect your Account activity and any amounts you owe Citibank. The amount of the Finance Charge in your statements will be calculated by multiplying the daily periodic rate for the day by the daily balance for your Account at the end of each day in the monthly billing cycle. The resulting Finance Charges for each day are totaled at the end of the statement period and disclosed on the statement as "Finance Charges - Interest". To determine the daily balance Citibank takes the beginning balance of your Account each day, adds any new Loan Advances and other charges, and subtracts any payments and credits. Late Fees, credit life insurance, if any, and unpaid Finance Charges will not be counted as part of the daily balance for purposes of calculating the Finance Charge.
- h) Payments are applied first to due and unpaid Finance Charges and other charges and then to the unpaid balance of Loan Advances.

4. FINANCE CHARGES NOT DUE TO DAILY PERIODIC RATE; CLOSING COSTS:

- a) If you retained a mortgage broker, the amount of the mortgage broker fee, if any, is a Finance Charge. The amount of the mortgage broker fee is determined by your agreement with your mortgage broker and is not required by Citibank or paid by Citibank.
- b) If you agreed to pay the Closing Costs for your Account, your Closing Costs include Finance Charges in the amounts shown on page one of this Agreement for the cost of flood and tax certifications, overnight courier fees, and the cost charged by Citibank's attorneys or closing agents to conduct the closing for your Account.

5. OTHER CHARGES: These are charges other than Finance Charges. These charges are not counted as part of your daily unpaid balance of Loan Advances for purposes of computing Finance Charges:

- a) There is a \$50 Annual Fee associated with your Account. This fee will automatically be charged to your Account in the same manner as a Loan Advance beginning on the first anniversary of your Account opening and annually thereafter.
- b) Late Fee. If Citibank does not receive the full amount of any monthly payment due within 15 calendar days of the due date, you will be charged a Late Fee equal to the greater of 6% of the overdue payment or \$5. However, you will not be charged a Late Fee on an unpaid Late Fee.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) **Overlimit Fee.** If there is a Loan Advance which causes your Credit Limit to be exceeded, Citibank will charge you a \$29 overlimit fee. This charge will not be imposed on more than one transaction in any monthly billing cycle.
- d) **Stop Payment Fee.** If you request Citibank to stop payment on one of your Home Equity Line of Credit Checks, Citibank will charge you an \$8 stop payment charge per request.
- e) **Returned Item Fee.** If your payment is returned unpaid for any reason, Citibank will charge you a \$25 returned item fee.
- f) **Early Closure Release Fee.** If Citibank pays the closing costs to open your Account and, within 36 months of the date of this Agreement, you request that your Account be closed or take any other action which will result in a release of the Mortgage, you agree to pay an early closure release fee which will consist of all costs Citibank incurred to open your Account. These costs are disclosed as Closing Costs on the first page of this Agreement. The amount of this fee will be automatically charged to your Account in the same manner as a Loan Advance.
- g) **Other Fees Disclosed in Agreement.** Any charges imposed by Citibank, if any, in connection with your Account are disclosed above at the beginning of the Agreement and in Section 13 below.
- h) **Other Fees Disclosed in Mortgage.** You agree to pay any other fees or charges provided for in the Mortgage or otherwise provided for in the Agreement.
- i) **Fee to Release Prior Lien.** You may have to pay a fee to release a prior lien or security interest in the Property.
- j) **You agree to pay any reasonable costs incurred by Citibank in connection with the enforcement of its rights and remedies under the Agreement and the Mortgage, including, but not limited to, any reasonable attorneys' fees and other collection costs.**

6. **SECURITY INTEREST IN PROPERTY:** As security for the Agreement, you are giving Citibank a security interest in the Property located at the address shown above, which security interest secures all of your obligations under this Agreement and the Mortgage. This Property is more fully described in the Mortgage you will sign along with this Agreement. Collateral which secures other obligations to Citibank may also secure the Agreement.
7. **PAYMENT TERMS:** You agree to pay your monthly payments by the due date shown on your monthly statement. During the Draw Period, you agree to pay a minimum monthly payment, which will be shown on your monthly statement, and which will equal the sum of any past due or over Credit Limit amounts plus accrued and unpaid Finance Charges and other unpaid fees or charges imposed pursuant to the Agreement. Your paying this minimum monthly payment will not reduce the principal balance of Loan Advances which you owe Citibank, except to the extent over Credit Limit amounts are paid. During the Repayment Period, you agree to pay a monthly payment, which will be shown on your monthly statement, and which will equal the Finance Charges that have accrued on the outstanding balance for the billing period, plus principal equal to the greater of \$50 or 1/240th of your principal balance of Loan Advances as of the end of the Draw Period, plus the sum of the following amounts when applicable: past due amounts on your Account, amount owing in excess of your Credit Limit, Late Fees and other charges imposed pursuant to the Agreement. On the last payment due date of the Repayment Period, any remaining unpaid amounts owed Citibank will be due and payable. You may prepay your Account in whole or in part at any time without penalty, but if you request that your Account be closed or take any other action which will result in a release of the Mortgage, you may owe an early closure release fee as provided for in the OTHER CHARGES section. Loan Advances may not be drawn to make payments on the Account. Citibank may accept late payments or partial payments, even though marked "payment in full," without losing any of Citibank's rights under the Agreement.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

8. **TRANSACTION REQUIREMENTS:** You may draw Loan Advances during the Draw Period up to your Credit Limit if your Account has not been closed or suspended or your Credit Limit reduced to where further Loan Advances would not be permitted.
9. **TERMINATION OF ACCOUNT BY CITIBANK:** Citibank may close your Account, and require payment of the outstanding balance in full in a single payment, if:
 - a) You fail to meet the repayment terms of the Agreement for any outstanding balance.
 - b) There has been fraud or a material misrepresentation by you in connection with the Account.
 - c) You take any action or fail to take any action which adversely affects the Property or Citibank's security interest in the Property, including but not limited to: a transfer of title to the Property or sale of the Property without Citibank's written permission; a failure to maintain any required insurance on the Property; failure to pay taxes on the Property; you permit the filing of a lien senior to that held by Citibank; the sole Borrower obligated on the Account dies; the Property is taken through eminent domain; a prior lien-holder forecloses; you commit waste or otherwise destructively use or fail to maintain the Property in a way that adversely affects the Property; there is illegal use of the Property which could subject the Property to seizure; one of two Co-Borrowers dies and Citibank's security is thereby adversely affected; or you move out of the Property and Citibank's security is thereby adversely affected.
 - d) You are or become an "executive officer" of Citibank as defined in Federal Reserve Board Regulation O and Citibank determines to require payment in full to comply with federal regulation.

In addition to the foregoing, Citibank shall have the right to exercise any and all of its rights and remedies allowed by law or as set forth in this Agreement or in the Mortgage, including, but not limited to, the right to bring an action against you and the right to bring a foreclosure action against the Property.

10. **SUSPENSION OF ACCOUNT OR REDUCTION OF CREDIT LIMIT BY CITIBANK:** Citibank may prohibit additional extensions of credit or reduce your Credit Limit during any period in which:
 - a) You or any of you request a suspension of the Account or reduction of the Credit Limit.
 - b) The maximum Annual Percentage Rate is reached.
 - c) The value of the Property declines significantly below the Property's appraised value for purposes of the Account. As an example, if the value of the Property declines such that the initial difference between the Credit Limit and the available equity (based on the Property's appraised value) is reduced by fifty percent, such an event would constitute a significant decline in the value of the Property.
 - d) Citibank reasonably believes that you will be unable to fulfill the repayment obligations under the Agreement because of a material change in your financial circumstances.
 - e) You are in default of any material obligation under the Agreement or Mortgage.
 - f) Citibank is precluded by government action from imposing the Annual Percentage Rate provided for in the Agreement.
 - g) The priority of Citibank's security interest is adversely affected by government action to the extent that the value of the security interest is less than 120% of the Credit Limit.
 - h) Citibank is notified by its regulatory agency that continued advances constitute an unsafe and unsound practice.

If any of the above circumstances change during the Draw Period and you want to reopen your Account or increase your Credit Limit to the original Credit Limit, you must make such a request to Citibank in writing and pay any bona fide and reasonable appraisal and credit report fees actually incurred by Citibank to investigate whether the above circumstances continue to exist. If Citibank suspended your Account or reduced your Credit Limit as a result of your request, the request for reinstatement must be signed by all of you.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

You agree that you will not attempt to obtain any additional credit extensions once you know that your credit privileges have been terminated or suspended. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations under the Agreement.

11. **OTHER CHANGES TO THE ACCOUNT:** Citibank may change the Index and Regular Margin used under the Agreement if the original Index is no longer available, the new index has an historical movement substantially similar to that of the original Index, and the new index and margin would have resulted in an Annual Percentage Rate substantially similar to the rate in effect at the time the original Index became unavailable. Citibank may make a specified change to the Account if you specifically agree to the change in writing at that time. Citibank may make changes to the Account that will unequivocally benefit you throughout the remainder of the Account. Citibank may make insignificant changes in the terms of the Account, including but not limited to: changing the address to which payments are sent; minor changes to features such as the billing cycle date, the payment due date and the day of the month on which Index values are measured; changes in rounding practices within the tolerance rules allowed by applicable regulation; and changes to balance computation methods if the change produces an insignificant difference in the Finance Charge you pay.
12. **PROMOTIONAL RATE OFFERS:** At Citibank's discretion, Citibank may offer you a promotional rate (a promotional daily periodic rate and/or promotional margin). The period of time for which the promotional rate applies may be limited. Citibank will allocate your payments and credits to pay off balances at low promotional rates before paying off balances at higher periodic rates. Any promotional rate, the corresponding periodic rate, and the period of time during which it is in effect will be disclosed to you. Any promotional rate offer will be subject to the terms of the offer and this Agreement.
13. **OPTIONAL CONVERTED BALANCE FEATURE FOR CERTAIN ACCOUNTS:**

Option to Convert. Subject to the limitations described below, during the Draw Period and the first 15 years of the Repayment Period, you have the option to convert all or any portion of your Account balance to a fixed **Annual Percentage Rate** and Daily Periodic Rate for a fixed term. The **Annual Percentage Rate** does not include costs other than interest. Your exercise of your option to convert is subject to your meeting all of the conditions described below at the time that the fixed rate becomes effective.

Conversion Requirements. Each balance you convert to a fixed rate (the "Converted Balance") must be for a minimum amount of \$10,000.00. The aggregate unpaid amount of all your Converted Balances may not exceed \$500,000.00. However, Citibank may, in its sole discretion and without prior notice, allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00. Citibank's decision to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any fixed rate conversion does not obligate it to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any subsequent fixed rate conversion. Each Converted Balance may consist of any portion of the variable rate balance of your Account, any portion of any existing Converted Balance, or both. You may have outstanding a maximum of three (3) Converted Balances at any one time and you may not establish more than five (5) Converted Balances during the term of your Account. At the time of each conversion, you will designate the term for repayment of the Converted Balance. The term for repayment of the Converted Balance will be between 12 to 240 months, but must not exceed the last payment due date of the Repayment Period. You must sign all documentation requested by Citibank on a timely basis in order to effectuate a conversion to a fixed rate. Each conversion to a fixed rate will be effective on the first day of the monthly billing cycle that follows Citibank's receipt and processing of that documentation. You may not use your conversion option to establish a fixed rate for a new Loan Advance drawn on the Account. If you wish to authorize Citibank to pay your minimum monthly payments automatically from your checking or other authorized account, you must authorize Citibank to do so for all of your minimum monthly payments on all of your Converted Balances and the variable rate balance of your Account, and any cancellation or change with respect to that authorization will apply to all of your Converted Balances and the variable rate balance of your Account.

Credit Limit. The portion of your Credit Limit that is available for other Loan Advances will be reduced by the aggregate amount of unpaid Converted Balances. As you repay the principal of each Converted Balance, your available Credit Limit will be replenished in like amounts, subject to the conditions that generally apply to your right to obtain Loan Advances under the terms of this Agreement.

Conversion Fees. We may charge you \$50 each time you elect to convert a portion of your Account balance to a fixed rate.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Fixed Annual Percentage Rate and Daily Periodic Rate. The **Annual Percentage Rate** for each Converted Balance shall be fixed and will be determined based upon the value of a margin (the "Conversion Margin") and an index (the "Conversion Index"), which are described below. Citibank will add the Conversion Margin to the Conversion Index to determine the **Annual Percentage Rate** for the Converted Balance. The maximum **Annual Percentage Rate** that can apply to a Converted Balance is 18%. The Daily Periodic Rate for the Converted Balance will be equal to the **Annual Percentage Rate** for the Converted Balance divided by 365 (366, in a leap year).

Calculation of Periodic Finance Charges. The periodic **Finance Charge** on each Converted Balance for each monthly billing cycle will be calculated as follows. First, Citibank will determine the "daily Converted Balance" for each day of the monthly billing cycle. To determine the "daily Converted Balance," Citibank will take the beginning balance of the Converted Balance each day and subtract any payments and credits relating to that Converted Balance that are received that day. Late Fees, credit life insurance, if any, and unpaid **Finance Charges** will not be counted as part of the daily Converted Balance for purposes of calculating the periodic **Finance Charge**. Second, Citibank will multiply the daily Converted Balance for each day in the monthly billing cycle by the Daily Periodic Rate in effect for that day. This will calculate the periodic **Finance Charge** for each day in the monthly billing cycle. Third, Citibank will add together the resulting amounts, which will be the total periodic **Finance Charge** for the Converted Balance for the monthly billing cycle.

The Conversion Index. The Conversion Index is the 3-year Interest rate swap listed in the Board of Governors of the Federal Reserve System's Federal Reserve Statistical Release H.15 - Selected Interest Rates (Weekly), as most recently available on the effective date of the conversion to a fixed rate. This Federal Reserve publication can be found on the Board of Governors of the Federal Reserve System's internet web site at <http://www.federalreserve.gov> or may be obtained from the Board of Governors of the Federal Reserve System, Publications Services, 20th Street and Constitution Avenue, NW, Washington, D.C. 20551. If the Conversion Index or any replacement Conversion Index becomes unavailable, Citibank will select a new Conversion Index that will have a historical movement substantially similar to that of the unavailable Conversion Index, and the Conversion Margin will be changed so that the new Conversion Index plus the Conversion Margin will result in a new fixed rate that is substantially similar to the fixed rate that would have applied at the time that the unavailable Conversion Index became unavailable.

The Conversion Margin. The Conversion Margin for each Converted Balance shall be determined by us in our sole discretion based upon the term and rate available, at the time of each exercise of your option, for a comparable home equity loan offered by us to customers having line sizes, combined loan to value ratios and credit scores similar to you. A complete disclosure of the terms of that will apply to your Converted Balance shall be provided to you at the time of the conversion.

Minimum Monthly Payment. Your minimum monthly payment for each Converted Balance is the amount sufficient to repay the original principal balance of the Converted Balance, together with periodic **Finance Charges** at the applicable **Annual Percentage Rate**, in full in substantially equal monthly installments during the scheduled term for repayment of the Converted Balance. The entire outstanding principal balance of the Converted Balance, together with all accrued and unpaid **Finance Charges** and all other fees and charges relating to the Converted Balance, if not sooner paid, will be due and payable in full in a single payment on the last payment due date of the scheduled term for repayment of the Converted Balance. Citibank is not obligated to refinance this amount. The minimum monthly payment will not change by reason of the commencement of the Repayment Period. The minimum monthly payment is in addition to the minimum monthly payment that is due for the variable rate portion of your Account, as provided in Section 7 above, and will be due on the same payment due dates as are payments for the variable rate portion of your Account.

Conditions to Exercise of Your Option to Convert. Your right to exercise your option to convert is subject to your meeting all of the following conditions on the date that the conversion to the fixed rate is effective: (a) your Credit Limit must be for \$25,000.00 or more, (b) you must not be in default under any of the provisions of this Agreement and there may not be any defaults under any provisions of the Mortgage, (c) your Account and your right to obtain Loan Advances may not then be terminated or suspended.

14. **TAX IMPLICATIONS:** You should consult a tax advisor regarding the deductibility of interest (Finance Charges) and other charges under the Agreement.
15. **DELAY IN ENFORCEMENT:** Citibank may delay the exercise of Citibank's rights under the Agreement or Mortgage without losing them.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

16. **PROPERTY INSURANCE:** You agree to maintain insurance on the Property as provided for in the Mortgage. If Borrower fails to maintain property insurance, Citibank may obtain insurance coverage, at Citibank's option and Borrower's expense. Citibank is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Citibank, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Citibank under this Section shall be considered Loan Advances and become additional debt of Borrower secured by the Mortgage.
17. **CREDIT INFORMATION:** You understand and agree that Citibank may obtain credit reports for credit applications and for updates, renewals or extensions of the credit granted. Upon request, Citibank will inform you if a report has been obtained and will give you the name and address of the agency that furnished the report. You also agree that Citibank may obtain and use credit reports and other information that Citibank has obtained in a lawful manner consistent with Citibank's privacy policies about you for subsequent solicitations or for any other lawful purpose.
18. **FURTHER ASSURANCES:** You agree that, upon Citibank's request, you will promptly execute, acknowledge, initial and deliver to Citibank any documentation Citibank deems necessary to replace or correct any lost, misplaced, misstated or inaccurate document signed by you at closing.
19. **GOVERNING LAW:** The Agreement will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Agreement will be governed by the law of the state where the Property is located.
20. **DUE ON SALE:** The Mortgage or Deed of Trust which covers the Property contains substantially the following provision: Due on Transfer Provision – Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Citibank's prior written consent, Citibank may, at Citibank's option, require immediate payment in full of all sums secured by this Mortgage or Deed of Trust. However, Citibank shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Mortgage or Deed of Trust. If Citibank exercises this option, Citibank shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Mortgage or Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, Citibank may invoke any remedies permitted by this Mortgage or Deed of Trust without further notice or demand on You.
21. **CHANGE IN NAME, ADDRESS OR EMPLOYMENT:** You agree to notify us in writing of any change in name, address or employment.
22. **NO WAIVER:** Neither you nor Citibank shall be deemed to have waived any of rights, powers or remedies hereunder unless such waiver is embodied in a writing executed by either you or Citibank. The waiver by either you or Citibank of any breach or default by the other party to the Agreement in the performance of any obligation hereunder shall not constitute a waiver of any subsequent breach or default.
23. **NOTICES:** All notices provided for in the Agreement shall be in writing and shall be deemed given (a) when delivered on a Business Day if delivered personally, (b) on the day after deposit with any overnight courier if such date is a Business Day, (c) three days after deposit in the United States mail, if delivered by certified mail, return receipt requested, postage prepaid and addressed to you at the address set forth on the first page of the Agreement or addressed to Citibank at the customer service address shown on your monthly statement.
24. **INVALIDITY CLAUSE:** If any provision of the Agreement shall be otherwise unlawful, void, or for any reason unenforceable, then that provision shall be enforced to the maximum extent permissible so as to effect the intent of you and Citibank. In either case, the remainder of the Agreement shall continue in full force and effect.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

YOUR BILLING RIGHTS (KEEP THIS NOTICE FOR FUTURE USE)

This notice contains important information about your rights and Citibank's responsibilities under the Fair Credit Billing Act.

Notify Citibank in case of errors or questions about your bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to Citibank on a separate sheet at the address listed on your bill. Write to Citibank as soon as possible. Citibank must hear from you no later than 60 days after Citibank sent you the first bill on which the error or problem appeared. You can telephone Citibank, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized Citibank to pay your Home Equity Line of Credit bill automatically from your checking or other authorized account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach Citibank three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND CITIBANK'S RESPONSIBILITIES AFTER CITIBANK RECEIVES YOUR WRITTEN NOTICE

Citibank must acknowledge your letter within 30 days, unless Citibank has corrected the error by then. Within 90 days, Citibank must either correct the error or explain why Citibank believes the bill was correct.

After Citibank receives your letter, Citibank cannot try to collect any amount you question, or report you as delinquent. Citibank can continue to bill you for the amount you question, including Finance Charges, and Citibank can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while Citibank is investigating, but you are still obligated to pay the parts of your bill that are not in question.

If Citibank finds that Citibank made a mistake on your bill, you will not have to pay any Finance Charges related to any questioned amount. If Citibank did not make a mistake, you may have to pay Finance Charges, and you will have to make up any missed payments on the questioned amount. In either case, Citibank will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that Citibank thinks you owe, Citibank may report you as delinquent. However, if Citibank's explanation does not satisfy you and you write to Citibank within ten days telling Citibank that you still refuse to pay, Citibank must tell anyone Citibank reports you to that you have a question about your bill. And, Citibank must tell you the name of anyone Citibank reported you to. Citibank must tell anyone Citibank reports you to that the matter has been settled between you and Citibank when it finally is.

If Citibank does not follow these rules, Citibank cannot collect the first \$50 of the questioned amount, even if your bill was correct.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

AUTHORIZATION TO CHARGE ACCOUNT – AUTO-DEDUCT SERVICE

By signing below, you authorize Citibank to charge your account described below to pay the minimum amounts due Citibank under the above Home Equity Line of Credit Agreement and Disclosure.

Financial Institution Name: _____

Address: _____

ABA Number: _____

Account type: ☐ Checking ☐ Money Market ☐ Savings

Account Number: _____

Authorized Signature Date

Authorized Signature Date

As an option and not a condition to the Agreement, Citibank has offered you the convenience of making payments using pre-authorized payments from a checking or savings account as described.

Your payment will be made automatically on your current due date from your account described above. If your due date falls on a weekend or holiday, your payment will be deducted on the last business day before your due date. If there are insufficient funds in your account, Citibank may debit your account for the payment when sufficient funds are available. Your payment will be made automatically at the minimum due amount, as indicated on your billing statement. Even after you enroll for the auto-deduct service, you should continue to make payments due under your statement until the auto-deduct service is in place for your Account.

Citibank reserves the right to cancel the auto-deduct service for your Account if there are insufficient funds in your Account for any three consecutive scheduled debits or if any payment is 60 days in arrears. Citibank also reserves the right to change the terms and conditions of this Auto Deduct Agreement after 21 days prior notice to you.

YOU MAY ATTACH A COPY OF A VOIDED CHECK OR PREPRINTED DEPOSIT OR WITHDRAWAL SLIP FROM THE ACCOUNT DESCRIBED ABOVE IN WHICH FUNDS ARE TO BE DEBITED FROM.

SER1 4774041794 CUSTOMER SERVICE INV KW7/227 05/30/23 17:39:48

THEYA KANAGARATNAM 000-00-3695 0C TYPE 2ND-CONV. R LOC MAN F
 000-00-0000 IR 3.75000 BR L4 000-000-0000
 2316 LAKESHORE AV 16 OAKLAND CA 94606 0 000-000-0000

-----~HIST-----* LOAN HISTORY *----- (MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	SG NO	TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION	
05-30-23	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
67.15	0.00	0.00	0.00	67.15	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
0.55	0.00	0.00	0.00	0.55	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
16.46	0.00	0.00	0.00	16.46	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
37.00	0.00	0.00	0.00	37.00	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
105.00	0.00	0.00	0.00	105.00	MTGR REC CORP ADV BA
05-30-23	00-00	630	ATTORNEY ADVANCES		
75.00	0.00	0.00	0.00	75.00	NON REC CORP ADV
05-22-23	00-00	630	ATTORNEY ADVANCES		
890.40	0.00	0.00	0.00	890.40	NON REC CORP ADV
05-22-23	00-00	630	ATTORNEY ADVANCES		
866.80	0.00	0.00	0.00	866.80	NON REC CORP ADV
05-09-23	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
85.00	0.00	0.00	0.00	85.00	NON REC CORP ADV
04-28-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
03-28-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
03-01-23	00-00	632	STATUTORY EXPENSES		
26.28	0.00	0.00	0.00	26.28	MTGR REC CORP ADV BA
02-21-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
01-19-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
12-08-22	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
11-08-22	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
10-07-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
09-12-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		

300.00	0.00	0.00	0.00	300.00	MTGR REC CORP ADV BA
08-31-22 00-00	632	STATUTORY EXPENSES			
99.00	0.00	0.00	0.00	99.00	MTGR REC CORP ADV BA
08-31-22 00-00	632	STATUTORY EXPENSES			
108.00	0.00	0.00	0.00	108.00	MTGR REC CORP ADV BA
08-31-22 00-00	632	STATUTORY EXPENSES			
32.85	0.00	0.00	0.00	32.85	MTGR REC CORP ADV BA
08-31-22 00-00	632	STATUTORY EXPENSES			
33.37	0.00	0.00	0.00	33.37	MTGR REC CORP ADV BA
08-31-22 00-00	632	STATUTORY EXPENSES			
2.45	0.00	0.00	0.00	2.45	MTGR REC CORP ADV BA
08-31-22 00-00	630	ATTORNEY ADVANCES			
954.03	0.00	0.00	0.00	954.03	NON REC CORP ADV
08-31-22 00-00	630	ATTORNEY ADVANCES			
395.97	0.00	0.00	0.00	395.97	MTGR REC CORP ADV BA
08-05-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
07-07-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
06-10-22 00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES			
12.40	0.00	0.00	0.00	12.40	NON REC CORP ADV
06-08-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
05-12-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.14-1	LATE CHARGE
04-27-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
04-25-22 00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES			
85.00	0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA
04-11-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
03-24-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
03-14-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
02-11-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
02-08-22 00-00	632	STATUTORY EXPENSES			
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
02-04-22 00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT			
11.54	0.00	0.00	0.00	11.54	NON REC CORP ADV
01-28-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
01-11-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
12-16-21 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA

12-13-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
11-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	31.29-1	LATE CHARGE
11-10-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
10-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	29.83-1	LATE CHARGE
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
9.88	0.00	0.00	0.00	9.88	NON REC CORP ADV
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
10.90	0.00	0.00	0.00	10.90	NON REC CORP ADV
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
10.90	0.00	0.00	0.00	10.90	NON REC CORP ADV
09-24-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
09-13-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
08-23-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
85.00	0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA
08-11-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.92-1	LATE CHARGE
08-11-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
08-06-21	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
07-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	29.83-1	LATE CHARGE
06-11-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
05-20-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
05-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
04-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	29.46-1	LATE CHARGE
03-15-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
02-22-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
85.00	0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA
02-03-21	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV





HOME EQUITY LINE OF CREDIT NOTICE OF RIGHT TO CANCEL

Borrower's Name(s): **THEYA KANAGAPATNAM**

Address: **2316 LAKESHORE AV, 16, OAKLAND, CA 94606**

I. YOUR RIGHT TO CANCEL

We have agreed to establish an open-end credit account for you, and you have agreed to give us a [mortgage/lien/security interest] [on/in] your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events:

- (1) the opening date of your account which is 10/03/2006; or
- (2) the date you received your Truth in Lending disclosures; or
- (3) the date you received this notice of your right to cancel the account.

If You cancel the account, the [mortgage/lien/security interest] [on/in] Your home is also canceled. Within 20 days of receiving Your notice, We must take the necessary steps to reflect the fact that the [mortgage/lien/security interest] [in/on] Your home has been canceled. We must return to You any money or property You have given to Us or to anyone else in connection with the Account.

You may keep any money or property We have given You until We have done the things mentioned above, but You must then offer to return the money or property. If it is impractical or unfair for You to return the property, You must offer its reasonable value. You may offer to return the property at Your home or at the location of the property. Money must be returned to the address shown below. If We do not take possession of the money or property within 20 calendar days of Your offer, You may keep it without further obligation.

II. HOW TO CANCEL

If you decide to cancel the account, you may do so by notifying us, in writing, at:

CITIBANK
Home Equity Closing Department
P.O. Box 790160
St. Louis, MO 63179

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of 10/06/2006 (or midnight of the third business day following the latest of the three events listed above).

If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

III. I WISH TO CANCEL

Consumer's Signature: _____ Date: _____

Note: Each person having an ownership interest in the real estate being given as security in the transaction in connection with which this notice is being given must be given two copies of this notice properly completed.



May 30, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

We have received your request for the name of the Owner/Assignee of the
mortgage loan referenced above and applicable contact information.

The loan Owner/Assignee is:

Citibank

P.O. Box 790017, MS 221
St. Louis, MO 63179
800-925-2484

The owner status of this loan is based upon a review of our records as of
the date of this letter, and loan ownership status may change from time to
time.

We appreciate the opportunity to service your loan.

Thank you.

CS184 022 BCC L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0771577 000010182 09SP02 00064001 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





July 06, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Thank you for your recent communication. We will promptly review and thoroughly research your inquiry. Once those steps have been completed a response will be provided within thirty (30) days.

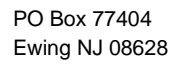
If your communication includes a request for the identity and address of the owner of this loan, this information will be mailed to you separately within ten (10) business days.

Should you have any questions or concerns, please contact us by calling our direct phone number, (866) 677-8807.

Thank you,

Executive Resolution Analyst

CR044 031 EQF L4





July 10, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

We have received your request for the name of the Owner/Assignee of the
mortgage loan referenced above and applicable contact information.

The loan Owner/Assignee is:

Citibank

P.O. Box 790017, MS 221
St. Louis, MO 63179
800-925-2484

The owner status of this loan is based upon a review of our records as of
the date of this letter, and loan ownership status may change from time to
time.

We appreciate the opportunity to service your loan.

Thank you.

CS184 022 BCC L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0772830 000006547 09P001 00939420 L4

Theya Kanagaratnam
2316 Lakeshore Ave., Apt. 16
Oakland, CA 94606-1055





July 11, 2023

Theya Kanagaratnam
2316 Lakeshore Ave., Apt. 16
Oakland, CA 94606-1055

Re: Loan number: 4774041794
Property Address: 2316 Lakeshore Ave., Apt. 16, Oakland, CA 94606

Dear Theya Kanagaratnam:

We are in receipt of your request to validate the debt related to the above-referenced loan ("the Loan"), which is dated June 26, 2023, and was received in our office on July 5, 2023.

We understand that this mortgage loan account is included in the schedule of debts in a pending Chapter 13 bankruptcy that was filed on June 15, 2023. We are obligated under federal bankruptcy law to comply with the requirements of the automatic stay. Accordingly, the information contained in this letter is for informational purposes, and is not an attempt to collect a debt or impose personal liability with respect to any portion of the debt.

The Loan was originated by Citibank, and is currently owned by Citibank, located at P.O Box 790017, MS 221, St. Louis, MO 63179, telephone number 800-925-2484. The servicer of the loan is CitiMortgage, Inc. ("CitiMortgage") located at 1000 Technology Drive, O'Fallon, MO 63368, telephone number 800-283-7918. Cenlar FSB dba Central Loan Administration & Reporting ("Cenlar") subservices the Loan on behalf of CitiMortgage.

The loan is due for the June 2020 installment, and all subsequent installments. The loan was referred for foreclosure on May 31, 2022. Our foreclosure attorneys handling this file are Tiffany and Bosco, whose telephone number is 602-255-6000. On June 16, 2023, the foreclosure proceedings were placed on hold due to the bankruptcy filing.

We have enclosed copies of the Home Equity Line of Credit Agreement and Deed of Trust that you signed at closing and a Loan History showing the activity on the account.

Please be advised that the Loan has not been satisfied. We will continue to service the Loan in accordance with its terms.

Should you have any questions regarding this matter, please contact me at 866-677-8807.

Sincerely,

Tammy L. Brach

Tammy Branch
Executive Resolution Specialist

Theya Kanagaratnam
July 11, 2023
Page 2

Enclosures



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:47:05
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

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----- * MORE *-----
R      PAYEE      TRAN      RSN      USR      ESC PAYEE
  SORT      SORT      SORT      SORT      SORT
DATE RANGE:
TRN USR  ID   DATE      TRAN AMT  ESC PAYEE  PAYEE RSN  DESCRIPTION  DISBDT

632 NIV 0040 030123      26.28  0000000281 16R00 ATTC ATTORNEY COST

631 NIV 0039 022123      20.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT

631 NIV 0038 011923      20.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT

631 NIV 0037 120822      20.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT

631 NIV 0036 110822      20.00  SAFEGUARD  16R00 PINS PROPERTY INSPECT

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History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:48:09
T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606

-----										* MORE *	
R	PAYEE			TRAN	RSN	USR		ESC PAYEE			
SORT				SORT	SORT	SORT		SORT			
DATE RANGE:				THRU							
TRN	USR	ID	DATE	TRAN	AMT	ESC	PAYEE	PAYEE	RSN	DESCRIPTION	DISBTD
631	NIV	0035	100722		15.00		SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
631	NIV	0034	091222		15.00		SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
632	NIV	0033	083122		300.00	0000000281	16R00	ATTC	ATTORNEY	COST	
632	NIV	0032	083122		99.00	0000000281	16R00	ATTC	ATTORNEY	COST	
632	NIV	0031	083122		108.00	0000000281	16R00	ATTC	ATTORNEY	COST	



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:48:24
T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606

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R	PAYEE			TRAN	RSN	USR	ESC PAYEE				
	SORT			SORT	SORT	SORT	SORT				
DATE RANGE:				THRU							
TRN	USR	ID	DATE	TRAN	AMT	ESC	PAYEE	PAYEE	RSN	DESCRIPTION	DISBDT
632	NIV	0030	083122		32.85	0000000281	16R00	ATTC	ATTORNEY	COST	
632	NIV	0029	083122		33.37	0000000281	16R00	ATTC	ATTORNEY	COST	
632	NIV	0028	083122		2.45	0000000281	16R00	ATTC	ATTORNEY	COST	
630	NIV	0026	083122		395.97	0000000281	16R00	ATTO	ATTORNEY	FEES	
631	NIV	0025	080522		15.00	SAFEGUARD	16R00	PINS	PROPERTY	INSPECT	



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:48:37
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

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----- * MORE *-----
R      PAYEE      TRAN      RSN      USR      ESC PAYEE
  SORT      SORT      SORT      SORT      SORT
DATE RANGE:
TRN USR  ID   DATE      TRAN AMT  ESC PAYEE  PAYEE RSN  DESCRIPTION  DISBDT

631 NIV 0024 070722      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT

631 NIV 0022 060822      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT

631 NIV 0021 042722      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT

633 NIV 0020 042522      85.00  PROTECK    16R00 BPOP  BROKER PRICE OPL

631 NIV 0019 032422      15.00  SAFEGUARD  16R00 PINS  PROPERTY INSPECT

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History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:48:50
T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606

----- * MORE *-----											
R	PAYEE			TRAN	RSN	USR					
	SORT			SORT	SORT	SORT					
DATE RANGE:				THRU				ESC PAYEE			
TRN	USR	ID	DATE	TRAN	AMT	ESC	PAYEE	PAYEE	RSN	DESCRIPTION	DISBDT
631	NIV	0016	012822		15.00		SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
631	NIV	0015	121621		15.00		SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
631	NIV	0014	111021		15.00		SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
631	NIV	0010	092421		15.00		SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
633	NIV	0009	082321		85.00	LSI		16R00	BPOP	BROKER PRICE OPL	



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 03/13/23 19:49:02
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

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----- * END * -----
R      PAYEE      TRAN      RSN      USR      ESC PAYEE
  SORT      SORT      SORT      SORT      SORT
DATE RANGE:
TRN USR  ID   DATE      TRAN AMT  ESC PAYEE  PAYEE RSN  DESCRIPTION  DISBDT

631 NIV 0008 081121      15.00  SAFEGUARD  16R00 PINS  PROPERTY  INSPECT

631 NIV 0006 052021      15.00  SAFEGUARD  16R00 PINS  PROPERTY  INSPECT

633 NIV 0005 022221      85.00   LSI        16R00 BPOP  BROKER  PRICE  OPL

766 AUR 0003 081020      20.00-      16R00 BPOP  BROKER  PRICE  OPL

633 NIV 0001 052620     105.00   LSI        16R00 BPOP  BROKER  PRICE  OPL

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** TOTAL SELECTED DDCH CORP ADV TRANS: 1,612.92



MSP Explorer - History of Corporate Advance Tran (DDCH)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 4774041794**Borrower Name:** KANAGARATNAM,THEYA

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 04/07/23 15:17:16
 T KANAGARA L:R F:A B: R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
 2316 LAKESHORE AV 16 OAKLAND CA 94606

----- * MORE *-----
 R PAYEE TRAN RSN USR ESC PAYEE
 _ SORT _ SORT _ SORT _ SORT
 DATE RANGE: THRU
 TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DISBDT

631	NIV	0041	032823	20.00	SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
632	NIV	0040	030123	26.28	0000000281	16R00	ATTC	ATTORNEY COST	
631	NIV	0039	022123	20.00	SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
631	NIV	0038	011923	20.00	SAFEGUARD	16R00	PINS	PROPERTY INSPECT	
631	NIV	0037	120822	20.00	SAFEGUARD	16R00	PINS	PROPERTY INSPECT	



Certified True And Correct Copy

When Recorded Mail To:

Citibank

Document Administration

1000 Technology Drive- MS 221

O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA

Citibank

P.O. Box 790017, MS 221

St. Louis, MO 63179

(800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, **THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606**, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at **2316 LAKESHORE AV, 16, OAKLAND, CA 94606** and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed **\$100,000.00** (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

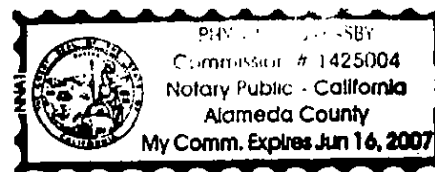
<u>Theya Kanagaratnam</u> 10/03/2006 Trustor: THEYA KANAGAPATNAM <input type="checkbox"/> Married <input type="checkbox"/> Unmarried		Trustor: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	
<u>Theya Kanagaratnam</u> Trustor: THEYA KANAGARATNAM <input type="checkbox"/> Married <input type="checkbox"/> Unmarried		Trustor: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	

STATE OF CALIFORNIA
 COUNTY OF Alameda

On 10/03/2006, before me, Phyllis E. Grigsby, Notary Public, personally appeared THEYA KANAGAPATNAM personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)



(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.



Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. Inspection. We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. Forbearance Not a Waiver. Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. Notices. Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. Severability. If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. Due on Transfer Provision - Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. Default. If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. Assignment of Rents. As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. Future Loan Advances. Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. Release. Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____

SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036



**Duplicate
Original**



**Do Not
Destroy**

When Recorded Mail To:

Citibank
 Document Administration
 1000 Technology Drive- MS 221
 O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA
 Citibank
 P.O. Box 790017, MS 221
 St. Louis, MO 63179
 (800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at 2316 LAKESHORE AV, 16, OAKLAND, CA 94606 and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed \$100,000.00 (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

Theya Kanagaratnam 10/03/2006

Trustor: **THEYA KANAGAPATNAM**

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

Trustor: **THEYA KANAGARATNAM**

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

STATE OF CALIFORNIA
COUNTY OF Alameda

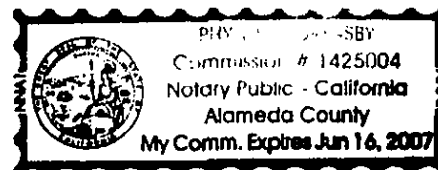
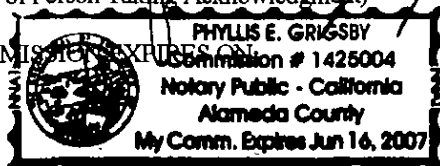
On 10/03/2006, before me,

Phyllis E. Grigsby, Notary Public
personally appeared **THEYA KANAGAPATNAM** personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON

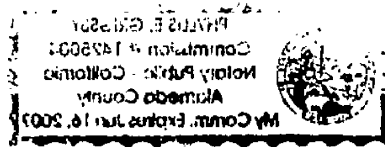
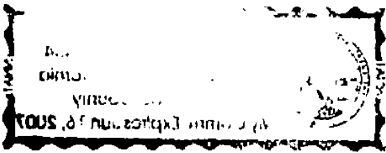


(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.





Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. **Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. **Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. **Notices.** Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. **Severability.** If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. **Due on Transfer Provision - Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. **Default.** If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. **Release.** Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____

SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036



SER1 4774041794

CUSTOMER SERVICE INV KW7/227 07/06/23 12:25:01

THEYA KANAGARATNAM 000-00-3695 0C TYPE 2ND-CONV. R LOC MAN B
 000-00-0000 IR 3.75000 BR L4 000-000-0000
 2316 LAKESHORE AV 16 OAKLAND CA 94606 0 000-000-0000

-----~HIST-----* LOAN HISTORY *----- (MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	SG NO	TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION	
07-06-23	00-00	630	ATTORNEY ADVANCES		
10,993.62	0.00	0.00	0.00	10,993.62	NON REC CORP ADV
06-26-23	00-00	632	STATUTORY EXPENSES		
100.00	0.00	0.00	0.00	100.00	NON REC CORP ADV
06-26-23	00-00	632	STATUTORY EXPENSES		
37.00	0.00	0.00	0.00	37.00	MTGR REC CORP ADV BA
06-15-23	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
06-14-23	00-00	632	STATUTORY EXPENSES		
375.00	0.00	0.00	0.00	375.00	MTGR REC CORP ADV BA
06-05-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
67.15	0.00	0.00	0.00	67.15	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
0.55	0.00	0.00	0.00	0.55	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
16.46	0.00	0.00	0.00	16.46	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
37.00	0.00	0.00	0.00	37.00	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
105.00	0.00	0.00	0.00	105.00	MTGR REC CORP ADV BA
05-30-23	00-00	630	ATTORNEY ADVANCES		
75.00	0.00	0.00	0.00	75.00	NON REC CORP ADV
05-22-23	00-00	630	ATTORNEY ADVANCES		
890.40	0.00	0.00	0.00	890.40	NON REC CORP ADV
05-22-23	00-00	630	ATTORNEY ADVANCES		
866.80	0.00	0.00	0.00	866.80	NON REC CORP ADV
05-09-23	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
85.00	0.00	0.00	0.00	85.00	NON REC CORP ADV
04-28-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
03-28-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
03-01-23	00-00	632	STATUTORY EXPENSES		
26.28	0.00	0.00	0.00	26.28	MTGR REC CORP ADV BA

02-21-23	00-00	631	PROPERTY PRESERVATION						
20.00		0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA			
01-19-23	00-00	631	PROPERTY PRESERVATION						
20.00		0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA			
12-08-22	00-00	631	PROPERTY PRESERVATION						
20.00		0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA			
11-08-22	00-00	631	PROPERTY PRESERVATION						
20.00		0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA			
10-07-22	00-00	631	PROPERTY PRESERVATION						
15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA			
09-12-22	00-00	631	PROPERTY PRESERVATION						
15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA			
08-31-22	00-00	632	STATUTORY EXPENSES						
300.00		0.00	0.00	0.00	300.00	MTGR REC CORP ADV BA			
08-31-22	00-00	632	STATUTORY EXPENSES						
99.00		0.00	0.00	0.00	99.00	MTGR REC CORP ADV BA			
08-31-22	00-00	632	STATUTORY EXPENSES						
108.00		0.00	0.00	0.00	108.00	MTGR REC CORP ADV BA			
08-31-22	00-00	632	STATUTORY EXPENSES						
32.85		0.00	0.00	0.00	32.85	MTGR REC CORP ADV BA			
08-31-22	00-00	632	STATUTORY EXPENSES						
33.37		0.00	0.00	0.00	33.37	MTGR REC CORP ADV BA			
08-31-22	00-00	632	STATUTORY EXPENSES						
2.45		0.00	0.00	0.00	2.45	MTGR REC CORP ADV BA			
08-31-22	00-00	630	ATTORNEY ADVANCES						
954.03		0.00	0.00	0.00	954.03	NON REC CORP ADV			
08-31-22	00-00	630	ATTORNEY ADVANCES						
395.97		0.00	0.00	0.00	395.97	MTGR REC CORP ADV BA			
08-05-22	00-00	631	PROPERTY PRESERVATION						
15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA			
07-07-22	00-00	631	PROPERTY PRESERVATION						
15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA			
06-10-22	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES						
12.40		0.00	0.00	0.00	12.40	NON REC CORP ADV			
06-08-22	00-00	631	PROPERTY PRESERVATION						
15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA			
05-12-22	06-20	152	LATE CHARGE ASSESSMENT						
0.00		0.00	0.00	0.00	30.14-1	LATE CHARGE			
04-27-22	00-00	631	PROPERTY PRESERVATION						
15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA			
04-25-22	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES						
85.00		0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA			
04-11-22	06-20	152	LATE CHARGE ASSESSMENT						
0.00		0.00	0.00	0.00	30.56-1	LATE CHARGE			
03-24-22	00-00	631	PROPERTY PRESERVATION						
15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA			
03-14-22	06-20	152	LATE CHARGE ASSESSMENT						

	0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
02-11-22 06-20	152	LATE CHARGE ASSESSMENT				
	0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
02-08-22 00-00	632	STATUTORY EXPENSES				
	125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
02-04-22 00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT				
	11.54	0.00	0.00	0.00	11.54	NON REC CORP ADV
01-28-22 00-00	631	PROPERTY PRESERVATION				
	15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
01-11-22 06-20	152	LATE CHARGE ASSESSMENT				
	0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
12-16-21 00-00	631	PROPERTY PRESERVATION				
	15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
12-13-21 06-20	152	LATE CHARGE ASSESSMENT				
	0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
11-12-21 06-20	152	LATE CHARGE ASSESSMENT				
	0.00	0.00	0.00	0.00	31.29-1	LATE CHARGE
11-10-21 00-00	631	PROPERTY PRESERVATION				
	15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
10-12-21 06-20	152	LATE CHARGE ASSESSMENT				
	0.00	0.00	0.00	0.00	29.83-1	LATE CHARGE
10-08-21 00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT				
	9.88	0.00	0.00	0.00	9.88	NON REC CORP ADV
10-08-21 00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT				
	10.90	0.00	0.00	0.00	10.90	NON REC CORP ADV
10-08-21 00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT				
	10.90	0.00	0.00	0.00	10.90	NON REC CORP ADV
09-24-21 00-00	631	PROPERTY PRESERVATION				
	15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
09-13-21 06-20	152	LATE CHARGE ASSESSMENT				
	0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
08-23-21 00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES				
	85.00	0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA
08-11-21 06-20	152	LATE CHARGE ASSESSMENT				
	0.00	0.00	0.00	0.00	30.92-1	LATE CHARGE
08-11-21 00-00	631	PROPERTY PRESERVATION				
	15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
08-06-21 00-00	632	STATUTORY EXPENSES				
	125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
07-12-21 06-20	152	LATE CHARGE ASSESSMENT				
	0.00	0.00	0.00	0.00	29.83-1	LATE CHARGE
06-11-21 06-20	152	LATE CHARGE ASSESSMENT				
	0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
05-20-21 00-00	631	PROPERTY PRESERVATION				
	15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
05-12-21 06-20	152	LATE CHARGE ASSESSMENT				
	0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE

04-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	29.46-1	LATE CHARGE
03-15-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
02-22-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
85.00	0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA
02-03-21	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV



Certified True And Correct Copy

When Recorded Mail To:

Citibank

Document Administration

1000 Technology Drive- MS 221

O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA

Citibank

P.O. Box 790017, MS 221

St. Louis, MO 63179

(800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, **THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606**, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at **2316 LAKESHORE AV, 16, OAKLAND, CA 94606** and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed **\$100,000.00** (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

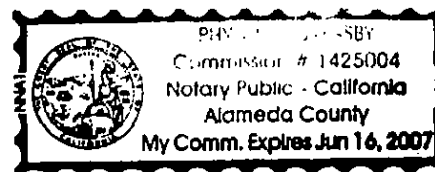
<u>Theya Kanagaratnam</u> ^{Tk} 10/03/2006	
Trustor: THEYA KANAGAPATNAM	Trustor:
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried
<u>Theya Kanagaratnam</u>	
Trustor: THEYA KANAGARATNAM	Trustor:
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried

STATE OF CALIFORNIA
COUNTY OF Alameda

On 10/03/2006, before me, Phyllis E. Grigsby, Notary Public, personally appeared THEYA KANAGAPATNAM personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)



(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.



Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. **Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. **Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. **Notices.** Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. **Severability.** If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. **Due on Transfer Provision - Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. **Default.** If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. **Release.** Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____



SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036



**Duplicate
Original**



**Do Not
Destroy**

When Recorded Mail To:

Citibank

Document Administration

1000 Technology Drive- MS 221

O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA

Citibank

P.O. Box 790017, MS 221

St. Louis, MO 63179

(800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at 2316 LAKESHORE AV, 16, OAKLAND, CA 94606 and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed \$100,000.00 (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

Theya Kanagaratnam 10/03/2006

Trustor: **THEYA KANAGAPATNAM**

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

Trustor: **THEYA KANAGARATNAM**

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

STATE OF CALIFORNIA
COUNTY OF Alameda

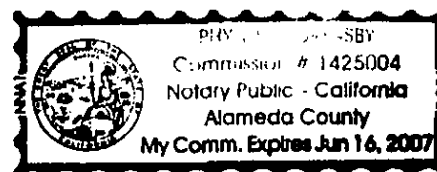
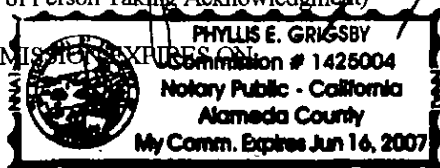
On 10/03/2006, before me,

Phyllis E. Grigsby, Notary Public
personally appeared **THEYA KANAGAPATNAM** personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON

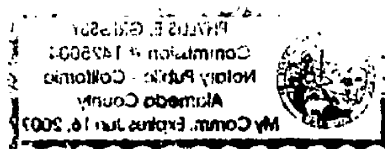
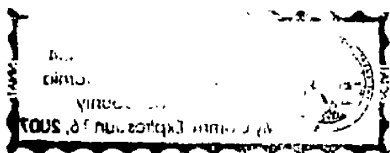


(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.





Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. **Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. **Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

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Deed of Trust, continued

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19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

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Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____

SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036





HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Borrower(s): **THEYA KANAGARATNAM**

Property Address: **2316 LAKESHORE AV, 16, OAKLAND, CA 94606 (the "Property")**

Credit Limit:	\$100,000.00
Index:	8.250%
Initial Margin (if applicable):	Not Applicable
Initial Daily Periodic Rate (if applicable):	Not Applicable
Initial ANNUAL PERCENTAGE RATE (if applicable): (The Initial Annual Percentage Rate will vary as the Index varies)	Not Applicable
Date the Initial Margin Ends and Regular Margin Begins (if applicable):	Not Applicable
Regular Margin:	0.500%
Regular Daily Periodic Rate:	0.023973%
Regular ANNUAL PERCENTAGE RATE: (The Regular Annual Percentage Rate will vary as the Index varies)	8.750% (Index +/- the Regular Margin)

Closing Costs, Paid by Citibank*

Appraisal Fee:	\$310.00	Recording Fees: Alameda County Recorder	\$34.00
Credit Report Fee:	\$2.00	City/County Tax/Stamps:	\$0.00
Flood Certification Fee (Finance Charge):	\$4.25	State Tax/Stamps:	\$0.00
Settlement or Closing Fee (Finance Charge): NASCO	\$350.00	Intangible Tax:	\$0.00
Abstract or Title Search Fee: NASCO	\$50.00	Document Stamp Tax:	\$0.00
Title Examination Fee:	\$0.00	Mortgage Registration Tax:	\$0.00
Title Insurance Binder:	\$0.00	Tax Certificate Fee:	\$0.00
Document Preparation:	\$0.00	Mortgage Taxes: Borrower Portion	\$0.00
Overnight/Postage Fee (Finance Charge):	\$0.00	Lender's Portion	\$0.00
Appraisal Recertification Fee:	\$0.00		

Total Closing Costs: **\$ 750.25**

*These charges are paid outside of the closing by Lender. However, if your loan is terminated within the first 36 months, with the exception of the Lender's Portion of the Mortgage Taxes and the Document Preparation Fee, you will be required to repay us all of these closing costs incurred on your behalf.

The undersigned Borrower(s), jointly and severally if more than one, agree to all of the terms and conditions of this Home Equity Line of Credit Agreement and Disclosure, which consists of 9 pages, and acknowledge receipt of a completed copy, along with the notice about Your Billing Rights. The date of this Agreement is the latest date next to a Borrower's signature.

Theya Kanagaratnam Tk 10/03/2006
THEYA KANAGARATNAM
Theya Kanagaratnam



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

1. DEFINITIONS: As used herein:

- a) "Account" means the Home Equity Line of Credit Account opened under the Agreement.
- b) "Agreement" means this Home Equity Line of Credit Agreement and Disclosure together with any modifications, amendments, replacements or substitutions thereto.
- c) "Business Day" means any day other than a Saturday, Sunday or a federal holiday.
- d) "Citibank" means Citibank, N.A..
- e) "Credit Limit" means the maximum aggregate amount of the Loan Advances that may be outstanding at any given time pursuant to the Agreement.
- f) "Draw Period" means the ten years from the date of the Agreement during which Loan Advances may be made.
- g) "Index" means the highest Prime Rate as published in the Money Rates section of *The Wall Street Journal* from time to time. *The Wall Street Journal* is available at many newsstands and public libraries, or you may obtain copies from The Wall Street Journal, 200 Burnett Road, Chicopee, Massachusetts 01020. A Prime Rate is not necessarily the lowest or best rate available.
- h) "Initial Pricing" means that your Agreement has an Initial Margin, Initial Daily Periodic Rate, and an Initial Annual Percentage Rate.
- i) "Loan Advances" means amounts drawn on your Account pursuant to the Agreement by Home Equity Line of Credit checks, or in any other way Citibank allows, and advances by Citibank pursuant to the Agreement or Mortgage to protect the Property or Citibank's security interest in the Property, including but not limited to advances to maintain required insurance on the Property or to pay taxes on the Property.
- j) "Mortgage" means the mortgage, deed of trust, deed to secure debt or cooperative security agreement which covers the Property which secures the Agreement.
- k) "Property" means the property described in the Mortgage which secures the Agreement.
- l) "Repayment Period" means the twenty years immediately following the Draw Period during which Loan Advances may not be made.
- m) "You," "Your" and "Yours," whether or not the first letter of the word is capitalized, means each person who signs below as Borrower, jointly and severally.

Certain other terms are defined elsewhere in this Agreement.

2. **PROMISE TO PAY:** You promise to pay to Citibank the total of all Closing Costs (if indicated above that Closing Costs are paid by Borrower), all Loan Advances, together with Finance Charges at the applicable daily periodic rate, and any other fees, charges or other Finance Charges, all as provided for in the Agreement.

3. HOW FINANCE CHARGES ARE IMPOSED AND DETERMINED:

- a) Finance Charges on Loan Advances at the applicable Daily Periodic Rate begin to accrue on the date the Loan Advance is posted to your Account. There is no grace period for repayment of your balance during which Finance Charges will not accrue. If there are any other Finance Charges payable under the Agreement, they will be dollar amounts itemized herein as Finance Charges and will be due and payable on the date of the Agreement.
- b) The appropriate margin is added to the Index to determine the Annual Percentage Rate, which will be divided by 365 (366 in leap years) to determine the Daily Periodic Rate which will be applied to the balance on which the Finance Charge will be computed during your monthly billing cycle.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) The Index used for a billing cycle will be the daily Index rate published each Business Day.
- d) If your Account has Initial Pricing:
 - (i) The Initial Margin shown above will be in effect from the date of the Agreement until the Date the Initial Margin Ends and Regular Margin Begins shown above.
 - (ii) The Initial Annual Percentage Rate and the Initial Daily Periodic Rate, shown above, will be in effect from the date of the Agreement and can change each Business Day.
 - (iii) On the Date the Initial Margin Ends and Regular Margin Begins shown above, the Regular Margin shown above will go into effect. If the Index has not changed so as to affect the rate, the Regular Annual Percentage Rate and Regular Daily Periodic Rate shown above will then be in effect and can change each Business Day.
- e) If your Account does not have Initial Pricing:
 - (i) The Regular Margin shown above will be in effect from the date of the Agreement.
 - (ii) The Regular Annual Percentage Rate and the Regular Daily Periodic Rate will be in effect from the date of the Agreement and can change each Business Day.
- f) Any increase in the Annual Percentage Rate will result in an increase in the minimum monthly payment. The Annual Percentage Rate will not exceed 18%, no matter how much the Index increases.
- g) You will be sent statements on a monthly cycle which will reflect your Account activity and any amounts you owe Citibank. The amount of the Finance Charge in your statements will be calculated by multiplying the daily periodic rate for the day by the daily balance for your Account at the end of each day in the monthly billing cycle. The resulting Finance Charges for each day are totaled at the end of the statement period and disclosed on the statement as "Finance Charges - Interest". To determine the daily balance Citibank takes the beginning balance of your Account each day, adds any new Loan Advances and other charges, and subtracts any payments and credits. Late Fees, credit life insurance, if any, and unpaid Finance Charges will not be counted as part of the daily balance for purposes of calculating the Finance Charge.
- h) Payments are applied first to due and unpaid Finance Charges and other charges and then to the unpaid balance of Loan Advances.

4. FINANCE CHARGES NOT DUE TO DAILY PERIODIC RATE; CLOSING COSTS:

- a) If you retained a mortgage broker, the amount of the mortgage broker fee, if any, is a Finance Charge. The amount of the mortgage broker fee is determined by your agreement with your mortgage broker and is not required by Citibank or paid by Citibank.
- b) If you agreed to pay the Closing Costs for your Account, your Closing Costs include Finance Charges in the amounts shown on page one of this Agreement for the cost of flood and tax certifications, overnight courier fees, and the cost charged by Citibank's attorneys or closing agents to conduct the closing for your Account.

5. OTHER CHARGES: These are charges other than Finance Charges. These charges are not counted as part of your daily unpaid balance of Loan Advances for purposes of computing Finance Charges:

- a) There is a \$50 Annual Fee associated with your Account. This fee will automatically be charged to your Account in the same manner as a Loan Advance beginning on the first anniversary of your Account opening and annually thereafter.
- b) Late Fee. If Citibank does not receive the full amount of any monthly payment due within 15 calendar days of the due date, you will be charged a Late Fee equal to the greater of 6% of the overdue payment or \$5. However, you will not be charged a Late Fee on an unpaid Late Fee.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) **Overlimit Fee.** If there is a Loan Advance which causes your Credit Limit to be exceeded, Citibank will charge you a \$29 overlimit fee. This charge will not be imposed on more than one transaction in any monthly billing cycle.
- d) **Stop Payment Fee.** If you request Citibank to stop payment on one of your Home Equity Line of Credit Checks, Citibank will charge you an \$8 stop payment charge per request.
- e) **Returned Item Fee.** If your payment is returned unpaid for any reason, Citibank will charge you a \$25 returned item fee.
- f) **Early Closure Release Fee.** If Citibank pays the closing costs to open your Account and, within 36 months of the date of this Agreement, you request that your Account be closed or take any other action which will result in a release of the Mortgage, you agree to pay an early closure release fee which will consist of all costs Citibank incurred to open your Account. These costs are disclosed as Closing Costs on the first page of this Agreement. The amount of this fee will be automatically charged to your Account in the same manner as a Loan Advance.
- g) **Other Fees Disclosed in Agreement.** Any charges imposed by Citibank, if any, in connection with your Account are disclosed above at the beginning of the Agreement and in Section 13 below.
- h) **Other Fees Disclosed in Mortgage.** You agree to pay any other fees or charges provided for in the Mortgage or otherwise provided for in the Agreement.
- i) **Fee to Release Prior Lien.** You may have to pay a fee to release a prior lien or security interest in the Property.
- j) **You agree to pay any reasonable costs incurred by Citibank in connection with the enforcement of its rights and remedies under the Agreement and the Mortgage, including, but not limited to, any reasonable attorneys' fees and other collection costs.**

6. **SECURITY INTEREST IN PROPERTY:** As security for the Agreement, you are giving Citibank a security interest in the Property located at the address shown above, which security interest secures all of your obligations under this Agreement and the Mortgage. This Property is more fully described in the Mortgage you will sign along with this Agreement. Collateral which secures other obligations to Citibank may also secure the Agreement.
7. **PAYMENT TERMS:** You agree to pay your monthly payments by the due date shown on your monthly statement. During the Draw Period, you agree to pay a minimum monthly payment, which will be shown on your monthly statement, and which will equal the sum of any past due or over Credit Limit amounts plus accrued and unpaid Finance Charges and other unpaid fees or charges imposed pursuant to the Agreement. Your paying this minimum monthly payment will not reduce the principal balance of Loan Advances which you owe Citibank, except to the extent over Credit Limit amounts are paid. During the Repayment Period, you agree to pay a monthly payment, which will be shown on your monthly statement, and which will equal the Finance Charges that have accrued on the outstanding balance for the billing period, plus principal equal to the greater of \$50 or 1/240th of your principal balance of Loan Advances as of the end of the Draw Period, plus the sum of the following amounts when applicable: past due amounts on your Account, amount owing in excess of your Credit Limit, Late Fees and other charges imposed pursuant to the Agreement. On the last payment due date of the Repayment Period, any remaining unpaid amounts owed Citibank will be due and payable. You may prepay your Account in whole or in part at any time without penalty, but if you request that your Account be closed or take any other action which will result in a release of the Mortgage, you may owe an early closure release fee as provided for in the OTHER CHARGES section. Loan Advances may not be drawn to make payments on the Account. Citibank may accept late payments or partial payments, even though marked "payment in full," without losing any of Citibank's rights under the Agreement.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

8. **TRANSACTION REQUIREMENTS:** You may draw Loan Advances during the Draw Period up to your Credit Limit if your Account has not been closed or suspended or your Credit Limit reduced to where further Loan Advances would not be permitted.
9. **TERMINATION OF ACCOUNT BY CITIBANK:** Citibank may close your Account, and require payment of the outstanding balance in full in a single payment, if:
- a) You fail to meet the repayment terms of the Agreement for any outstanding balance.
 - b) There has been fraud or a material misrepresentation by you in connection with the Account.
 - c) You take any action or fail to take any action which adversely affects the Property or Citibank's security interest in the Property, including but not limited to: a transfer of title to the Property or sale of the Property without Citibank's written permission; a failure to maintain any required insurance on the Property; failure to pay taxes on the Property; you permit the filing of a lien senior to that held by Citibank; the sole Borrower obligated on the Account dies; the Property is taken through eminent domain; a prior lien-holder forecloses; you commit waste or otherwise destructively use or fail to maintain the Property in a way that adversely affects the Property; there is illegal use of the Property which could subject the Property to seizure; one of two Co-Borrowers dies and Citibank's security is thereby adversely affected; or you move out of the Property and Citibank's security is thereby adversely affected.
 - d) You are or become an "executive officer" of Citibank as defined in Federal Reserve Board Regulation O and Citibank determines to require payment in full to comply with federal regulation.

In addition to the foregoing, Citibank shall have the right to exercise any and all of its rights and remedies allowed by law or as set forth in this Agreement or in the Mortgage, including, but not limited to, the right to bring an action against you and the right to bring a foreclosure action against the Property.

10. **SUSPENSION OF ACCOUNT OR REDUCTION OF CREDIT LIMIT BY CITIBANK:** Citibank may prohibit additional extensions of credit or reduce your Credit Limit during any period in which:
- a) You or any of you request a suspension of the Account or reduction of the Credit Limit.
 - b) The maximum Annual Percentage Rate is reached.
 - c) The value of the Property declines significantly below the Property's appraised value for purposes of the Account. As an example, if the value of the Property declines such that the initial difference between the Credit Limit and the available equity (based on the Property's appraised value) is reduced by fifty percent, such an event would constitute a significant decline in the value of the Property.
 - d) Citibank reasonably believes that you will be unable to fulfill the repayment obligations under the Agreement because of a material change in your financial circumstances.
 - e) You are in default of any material obligation under the Agreement or Mortgage.
 - f) Citibank is precluded by government action from imposing the Annual Percentage Rate provided for in the Agreement.
 - g) The priority of Citibank's security interest is adversely affected by government action to the extent that the value of the security interest is less than 120% of the Credit Limit.
 - h) Citibank is notified by its regulatory agency that continued advances constitute an unsafe and unsound practice.

If any of the above circumstances change during the Draw Period and you want to reopen your Account or increase your Credit Limit to the original Credit Limit, you must make such a request to Citibank in writing and pay any bona fide and reasonable appraisal and credit report fees actually incurred by Citibank to investigate whether the above circumstances continue to exist. If Citibank suspended your Account or reduced your Credit Limit as a result of your request, the request for reinstatement must be signed by all of you.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

You agree that you will not attempt to obtain any additional credit extensions once you know that your credit privileges have been terminated or suspended. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations under the Agreement.

11. **OTHER CHANGES TO THE ACCOUNT:** Citibank may change the Index and Regular Margin used under the Agreement if the original Index is no longer available, the new index has an historical movement substantially similar to that of the original Index, and the new index and margin would have resulted in an Annual Percentage Rate substantially similar to the rate in effect at the time the original Index became unavailable. Citibank may make a specified change to the Account if you specifically agree to the change in writing at that time. Citibank may make changes to the Account that will unequivocally benefit you throughout the remainder of the Account. Citibank may make insignificant changes in the terms of the Account, including but not limited to: changing the address to which payments are sent; minor changes to features such as the billing cycle date, the payment due date and the day of the month on which Index values are measured; changes in rounding practices within the tolerance rules allowed by applicable regulation; and changes to balance computation methods if the change produces an insignificant difference in the Finance Charge you pay.
12. **PROMOTIONAL RATE OFFERS:** At Citibank's discretion, Citibank may offer you a promotional rate (a promotional daily periodic rate and/or promotional margin). The period of time for which the promotional rate applies may be limited. Citibank will allocate your payments and credits to pay off balances at low promotional rates before paying off balances at higher periodic rates. Any promotional rate, the corresponding periodic rate, and the period of time during which it is in effect will be disclosed to you. Any promotional rate offer will be subject to the terms of the offer and this Agreement.
13. **OPTIONAL CONVERTED BALANCE FEATURE FOR CERTAIN ACCOUNTS:**

Option to Convert. Subject to the limitations described below, during the Draw Period and the first 15 years of the Repayment Period, you have the option to convert all or any portion of your Account balance to a fixed **Annual Percentage Rate** and Daily Periodic Rate for a fixed term. The **Annual Percentage Rate** does not include costs other than interest. Your exercise of your option to convert is subject to your meeting all of the conditions described below at the time that the fixed rate becomes effective.

Conversion Requirements. Each balance you convert to a fixed rate (the "Converted Balance") must be for a minimum amount of \$10,000.00. The aggregate unpaid amount of all your Converted Balances may not exceed \$500,000.00. However, Citibank may, in its sole discretion and without prior notice, allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00. Citibank's decision to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any fixed rate conversion does not obligate it to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any subsequent fixed rate conversion. Each Converted Balance may consist of any portion of the variable rate balance of your Account, any portion of any existing Converted Balance, or both. You may have outstanding a maximum of three (3) Converted Balances at any one time and you may not establish more than five (5) Converted Balances during the term of your Account. At the time of each conversion, you will designate the term for repayment of the Converted Balance. The term for repayment of the Converted Balance will be between 12 to 240 months, but must not exceed the last payment due date of the Repayment Period. You must sign all documentation requested by Citibank on a timely basis in order to effectuate a conversion to a fixed rate. Each conversion to a fixed rate will be effective on the first day of the monthly billing cycle that follows Citibank's receipt and processing of that documentation. You may not use your conversion option to establish a fixed rate for a new Loan Advance drawn on the Account. If you wish to authorize Citibank to pay your minimum monthly payments automatically from your checking or other authorized account, you must authorize Citibank to do so for all of your minimum monthly payments on all of your Converted Balances and the variable rate balance of your Account, and any cancellation or change with respect to that authorization will apply to all of your Converted Balances and the variable rate balance of your Account.

Credit Limit. The portion of your Credit Limit that is available for other Loan Advances will be reduced by the aggregate amount of unpaid Converted Balances. As you repay the principal of each Converted Balance, your available Credit Limit will be replenished in like amounts, subject to the conditions that generally apply to your right to obtain Loan Advances under the terms of this Agreement.

Conversion Fees. We may charge you \$50 each time you elect to convert a portion of your Account balance to a fixed rate.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Fixed Annual Percentage Rate and Daily Periodic Rate. The **Annual Percentage Rate** for each Converted Balance shall be fixed and will be determined based upon the value of a margin (the "Conversion Margin") and an index (the "Conversion Index"), which are described below. Citibank will add the Conversion Margin to the Conversion Index to determine the **Annual Percentage Rate** for the Converted Balance. The maximum **Annual Percentage Rate** that can apply to a Converted Balance is 18%. The Daily Periodic Rate for the Converted Balance will be equal to the **Annual Percentage Rate** for the Converted Balance divided by 365 (366, in a leap year).

Calculation of Periodic Finance Charges. The periodic **Finance Charge** on each Converted Balance for each monthly billing cycle will be calculated as follows. First, Citibank will determine the "daily Converted Balance" for each day of the monthly billing cycle. To determine the "daily Converted Balance," Citibank will take the beginning balance of the Converted Balance each day and subtract any payments and credits relating to that Converted Balance that are received that day. Late Fees, credit life insurance, if any, and unpaid **Finance Charges** will not be counted as part of the daily Converted Balance for purposes of calculating the periodic **Finance Charge**. Second, Citibank will multiply the daily Converted Balance for each day in the monthly billing cycle by the Daily Periodic Rate in effect for that day. This will calculate the periodic **Finance Charge** for each day in the monthly billing cycle. Third, Citibank will add together the resulting amounts, which will be the total periodic **Finance Charge** for the Converted Balance for the monthly billing cycle.

The Conversion Index. The Conversion Index is the 3-year Interest rate swap listed in the Board of Governors of the Federal Reserve System's Federal Reserve Statistical Release H.15 - Selected Interest Rates (Weekly), as most recently available on the effective date of the conversion to a fixed rate. This Federal Reserve publication can be found on the Board of Governors of the Federal Reserve System's internet web site at <http://www.federalreserve.gov> or may be obtained from the Board of Governors of the Federal Reserve System, Publications Services, 20th Street and Constitution Avenue, NW, Washington, D.C. 20551. If the Conversion Index or any replacement Conversion Index becomes unavailable, Citibank will select a new Conversion Index that will have a historical movement substantially similar to that of the unavailable Conversion Index, and the Conversion Margin will be changed so that the new Conversion Index plus the Conversion Margin will result in a new fixed rate that is substantially similar to the fixed rate that would have applied at the time that the unavailable Conversion Index became unavailable.

The Conversion Margin. The Conversion Margin for each Converted Balance shall be determined by us in our sole discretion based upon the term and rate available, at the time of each exercise of your option, for a comparable home equity loan offered by us to customers having line sizes, combined loan to value ratios and credit scores similar to you. A complete disclosure of the terms of that will apply to your Converted Balance shall be provided to you at the time of the conversion.

Minimum Monthly Payment. Your minimum monthly payment for each Converted Balance is the amount sufficient to repay the original principal balance of the Converted Balance, together with periodic **Finance Charges** at the applicable **Annual Percentage Rate**, in full in substantially equal monthly installments during the scheduled term for repayment of the Converted Balance. The entire outstanding principal balance of the Converted Balance, together with all accrued and unpaid **Finance Charges** and all other fees and charges relating to the Converted Balance, if not sooner paid, will be due and payable in full in a single payment on the last payment due date of the scheduled term for repayment of the Converted Balance. Citibank is not obligated to refinance this amount. The minimum monthly payment will not change by reason of the commencement of the Repayment Period. The minimum monthly payment is in addition to the minimum monthly payment that is due for the variable rate portion of your Account, as provided in Section 7 above, and will be due on the same payment due dates as are payments for the variable rate portion of your Account.

Conditions to Exercise of Your Option to Convert. Your right to exercise your option to convert is subject to your meeting all of the following conditions on the date that the conversion to the fixed rate is effective: (a) your Credit Limit must be for \$25,000.00 or more, (b) you must not be in default under any of the provisions of this Agreement and there may not be any defaults under any provisions of the Mortgage, (c) your Account and your right to obtain Loan Advances may not then be terminated or suspended.

14. **TAX IMPLICATIONS:** You should consult a tax advisor regarding the deductibility of interest (Finance Charges) and other charges under the Agreement.
15. **DELAY IN ENFORCEMENT:** Citibank may delay the exercise of Citibank's rights under the Agreement or Mortgage without losing them.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

16. **PROPERTY INSURANCE:** You agree to maintain insurance on the Property as provided for in the Mortgage. If Borrower fails to maintain property insurance, Citibank may obtain insurance coverage, at Citibank's option and Borrower's expense. Citibank is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Citibank, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Citibank under this Section shall be considered Loan Advances and become additional debt of Borrower secured by the Mortgage.
17. **CREDIT INFORMATION:** You understand and agree that Citibank may obtain credit reports for credit applications and for updates, renewals or extensions of the credit granted. Upon request, Citibank will inform you if a report has been obtained and will give you the name and address of the agency that furnished the report. You also agree that Citibank may obtain and use credit reports and other information that Citibank has obtained in a lawful manner consistent with Citibank's privacy policies about you for subsequent solicitations or for any other lawful purpose.
18. **FURTHER ASSURANCES:** You agree that, upon Citibank's request, you will promptly execute, acknowledge, initial and deliver to Citibank any documentation Citibank deems necessary to replace or correct any lost, misplaced, misstated or inaccurate document signed by you at closing.
19. **GOVERNING LAW:** The Agreement will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Agreement will be governed by the law of the state where the Property is located.
20. **DUE ON SALE:** The Mortgage or Deed of Trust which covers the Property contains substantially the following provision: Due on Transfer Provision – Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Citibank's prior written consent, Citibank may, at Citibank's option, require immediate payment in full of all sums secured by this Mortgage or Deed of Trust. However, Citibank shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Mortgage or Deed of Trust. If Citibank exercises this option, Citibank shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Mortgage or Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, Citibank may invoke any remedies permitted by this Mortgage or Deed of Trust without further notice or demand on You.
21. **CHANGE IN NAME, ADDRESS OR EMPLOYMENT:** You agree to notify us in writing of any change in name, address or employment.
22. **NO WAIVER:** Neither you nor Citibank shall be deemed to have waived any of rights, powers or remedies hereunder unless such waiver is embodied in a writing executed by either you or Citibank. The waiver by either you or Citibank of any breach or default by the other party to the Agreement in the performance of any obligation hereunder shall not constitute a waiver of any subsequent breach or default.
23. **NOTICES:** All notices provided for in the Agreement shall be in writing and shall be deemed given (a) when delivered on a Business Day if delivered personally, (b) on the day after deposit with any overnight courier if such date is a Business Day, (c) three days after deposit in the United States mail, if delivered by certified mail, return receipt requested, postage prepaid and addressed to you at the address set forth on the first page of the Agreement or addressed to Citibank at the customer service address shown on your monthly statement.
24. **INVALIDITY CLAUSE:** If any provision of the Agreement shall be otherwise unlawful, void, or for any reason unenforceable, then that provision shall be enforced to the maximum extent permissible so as to effect the intent of you and Citibank. In either case, the remainder of the Agreement shall continue in full force and effect.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

YOUR BILLING RIGHTS (KEEP THIS NOTICE FOR FUTURE USE)

This notice contains important information about your rights and Citibank's responsibilities under the Fair Credit Billing Act.

Notify Citibank in case of errors or questions about your bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to Citibank on a separate sheet at the address listed on your bill. Write to Citibank as soon as possible. Citibank must hear from you no later than 60 days after Citibank sent you the first bill on which the error or problem appeared. You can telephone Citibank, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized Citibank to pay your Home Equity Line of Credit bill automatically from your checking or other authorized account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach Citibank three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND CITIBANK'S RESPONSIBILITIES AFTER CITIBANK RECEIVES YOUR WRITTEN NOTICE

Citibank must acknowledge your letter within 30 days, unless Citibank has corrected the error by then. Within 90 days, Citibank must either correct the error or explain why Citibank believes the bill was correct.

After Citibank receives your letter, Citibank cannot try to collect any amount you question, or report you as delinquent. Citibank can continue to bill you for the amount you question, including Finance Charges, and Citibank can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while Citibank is investigating, but you are still obligated to pay the parts of your bill that are not in question.

If Citibank finds that Citibank made a mistake on your bill, you will not have to pay any Finance Charges related to any questioned amount. If Citibank did not make a mistake, you may have to pay Finance Charges, and you will have to make up any missed payments on the questioned amount. In either case, Citibank will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that Citibank thinks you owe, Citibank may report you as delinquent. However, if Citibank's explanation does not satisfy you and you write to Citibank within ten days telling Citibank that you still refuse to pay, Citibank must tell anyone Citibank reports you to that you have a question about your bill. And, Citibank must tell you the name of anyone Citibank reported you to. Citibank must tell anyone Citibank reports you to that the matter has been settled between you and Citibank when it finally is.

If Citibank does not follow these rules, Citibank cannot collect the first \$50 of the questioned amount, even if your bill was correct.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

AUTHORIZATION TO CHARGE ACCOUNT – AUTO-DEDUCT SERVICE

By signing below, you authorize Citibank to charge your account described below to pay the minimum amounts due Citibank under the above Home Equity Line of Credit Agreement and Disclosure.

Financial Institution Name: _____

Address: _____

ABA Number: _____

Account type: ☐ Checking ☐ Money Market ☐ Savings

Account Number: _____

Authorized Signature Date

Authorized Signature Date

As an option and not a condition to the Agreement, Citibank has offered you the convenience of making payments using pre-authorized payments from a checking or savings account as described.

Your payment will be made automatically on your current due date from your account described above. If your due date falls on a weekend or holiday, your payment will be deducted on the last business day before your due date. If there are insufficient funds in your account, Citibank may debit your account for the payment when sufficient funds are available. Your payment will be made automatically at the minimum due amount, as indicated on your billing statement. Even after you enroll for the auto-deduct service, you should continue to make payments due under your statement until the auto-deduct service is in place for your Account.

Citibank reserves the right to cancel the auto-deduct service for your Account if there are insufficient funds in your Account for any three consecutive scheduled debits or if any payment is 60 days in arrears. Citibank also reserves the right to change the terms and conditions of this Auto Deduct Agreement after 21 days prior notice to you.

YOU MAY ATTACH A COPY OF A VOIDED CHECK OR PREPRINTED DEPOSIT OR WITHDRAWAL SLIP FROM THE ACCOUNT DESCRIBED ABOVE IN WHICH FUNDS ARE TO BE DEBITED FROM.

SER1 4774041794 CUSTOMER SERVICE INV KW7/227 05/30/23 17:39:48

THEYA KANAGARATNAM 000-00-3695 0C TYPE 2ND-CONV. R LOC MAN F
 000-00-0000 IR 3.75000 BR L4 000-000-0000
 2316 LAKESHORE AV 16 OAKLAND CA 94606 0 000-000-0000

-----~HIST-----* LOAN HISTORY *----- (MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	SG NO	TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION	
05-30-23	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
67.15	0.00	0.00	0.00	67.15	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
0.55	0.00	0.00	0.00	0.55	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
16.46	0.00	0.00	0.00	16.46	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
37.00	0.00	0.00	0.00	37.00	MTGR REC CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES		
105.00	0.00	0.00	0.00	105.00	MTGR REC CORP ADV BA
05-30-23	00-00	630	ATTORNEY ADVANCES		
75.00	0.00	0.00	0.00	75.00	NON REC CORP ADV
05-22-23	00-00	630	ATTORNEY ADVANCES		
890.40	0.00	0.00	0.00	890.40	NON REC CORP ADV
05-22-23	00-00	630	ATTORNEY ADVANCES		
866.80	0.00	0.00	0.00	866.80	NON REC CORP ADV
05-09-23	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
85.00	0.00	0.00	0.00	85.00	NON REC CORP ADV
04-28-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
03-28-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
03-01-23	00-00	632	STATUTORY EXPENSES		
26.28	0.00	0.00	0.00	26.28	MTGR REC CORP ADV BA
02-21-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
01-19-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
12-08-22	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
11-08-22	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
10-07-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
09-12-22	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES		

300.00	0.00	0.00	0.00	300.00	MTGR REC CORP ADV BA
08-31-22 00-00	632	STATUTORY EXPENSES			
99.00	0.00	0.00	0.00	99.00	MTGR REC CORP ADV BA
08-31-22 00-00	632	STATUTORY EXPENSES			
108.00	0.00	0.00	0.00	108.00	MTGR REC CORP ADV BA
08-31-22 00-00	632	STATUTORY EXPENSES			
32.85	0.00	0.00	0.00	32.85	MTGR REC CORP ADV BA
08-31-22 00-00	632	STATUTORY EXPENSES			
33.37	0.00	0.00	0.00	33.37	MTGR REC CORP ADV BA
08-31-22 00-00	632	STATUTORY EXPENSES			
2.45	0.00	0.00	0.00	2.45	MTGR REC CORP ADV BA
08-31-22 00-00	630	ATTORNEY ADVANCES			
954.03	0.00	0.00	0.00	954.03	NON REC CORP ADV
08-31-22 00-00	630	ATTORNEY ADVANCES			
395.97	0.00	0.00	0.00	395.97	MTGR REC CORP ADV BA
08-05-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
07-07-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
06-10-22 00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES			
12.40	0.00	0.00	0.00	12.40	NON REC CORP ADV
06-08-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
05-12-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.14-1	LATE CHARGE
04-27-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
04-25-22 00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES			
85.00	0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA
04-11-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
03-24-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
03-14-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
02-11-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
02-08-22 00-00	632	STATUTORY EXPENSES			
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
02-04-22 00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT			
11.54	0.00	0.00	0.00	11.54	NON REC CORP ADV
01-28-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
01-11-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
12-16-21 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA

12-13-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
11-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	31.29-1	LATE CHARGE
11-10-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
10-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	29.83-1	LATE CHARGE
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
9.88	0.00	0.00	0.00	9.88	NON REC CORP ADV
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
10.90	0.00	0.00	0.00	10.90	NON REC CORP ADV
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
10.90	0.00	0.00	0.00	10.90	NON REC CORP ADV
09-24-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
09-13-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
08-23-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
85.00	0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA
08-11-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.92-1	LATE CHARGE
08-11-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
08-06-21	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
07-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	29.83-1	LATE CHARGE
06-11-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
05-20-21	00-00	631	PROPERTY PRESERVATION		
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
05-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
04-12-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	29.46-1	LATE CHARGE
03-15-21	06-20	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
02-22-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
85.00	0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA
02-03-21	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV





HOME EQUITY LINE OF CREDIT NOTICE OF RIGHT TO CANCEL

Borrower's Name(s): **THEYA KANAGAPATNAM**

Address: **2316 LAKESHORE AV, 16, OAKLAND, CA 94606**

I. YOUR RIGHT TO CANCEL

We have agreed to establish an open-end credit account for you, and you have agreed to give us a [mortgage/lien/security interest] [on/in] your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events:

- (1) the opening date of your account which is 10/03/2006; or
- (2) the date you received your Truth in Lending disclosures; or
- (3) the date you received this notice of your right to cancel the account.

If You cancel the account, the [mortgage/lien/security interest] [on/in] Your home is also canceled. Within 20 days of receiving Your notice, We must take the necessary steps to reflect the fact that the [mortgage/lien/security interest] [in/on] Your home has been canceled. We must return to You any money or property You have given to Us or to anyone else in connection with the Account.

You may keep any money or property We have given You until We have done the things mentioned above, but You must then offer to return the money or property. If it is impractical or unfair for You to return the property, You must offer its reasonable value. You may offer to return the property at Your home or at the location of the property. Money must be returned to the address shown below. If We do not take possession of the money or property within 20 calendar days of Your offer, You may keep it without further obligation.

II. HOW TO CANCEL

If you decide to cancel the account, you may do so by notifying us, in writing, at:

CITIBANK
Home Equity Closing Department
P.O. Box 790160
St. Louis, MO 63179

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of 10/06/2006 (or midnight of the third business day following the latest of the three events listed above).

If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

III. I WISH TO CANCEL

Consumer's Signature: _____ Date: _____

Note: Each person having an ownership interest in the real estate being given as security in the transaction in connection with which this notice is being given must be given two copies of this notice properly completed.



May 30, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

We have received your request for the name of the Owner/Assignee of the
mortgage loan referenced above and applicable contact information.

The loan Owner/Assignee is:

Citibank

P.O. Box 790017, MS 221
St. Louis, MO 63179
800-925-2484

The owner status of this loan is based upon a review of our records as of
the date of this letter, and loan ownership status may change from time to
time.

We appreciate the opportunity to service your loan.

Thank you.

CS184 022 BCC L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0793561 000011820 09SP02 00064001 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





September 25, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

Thank you for your recent communication. We will promptly review and thoroughly research your inquiry. Once those steps have been completed a response will be provided within thirty (30) days.

If your communication includes a request for the identity and address of the owner of this loan, this information will be mailed to you separately within ten (10) business days.

Should you have any questions or concerns, please contact us by calling our direct phone number, (866) 677-8807.

Thank you,

Executive Resolution Analyst

CR044 031 AQR L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0794104 000005859 09SP02 00064001 L4

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





September 27, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

We have received your request for the name of the Owner/Assignee of the
mortgage loan referenced above and applicable contact information.

The loan Owner/Assignee is:

Citibank

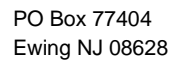
P.O. Box 790017, MS 221
St. Louis, MO 63179
800-925-2484

The owner status of this loan is based upon a review of our records as of
the date of this letter, and loan ownership status may change from time to
time.

We appreciate the opportunity to service your loan.

Thank you.

CS184 022 BCC L4



Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055





October 06, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794

Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer(s):

This letter is to follow up on your previously received communication. Our review is taking longer than anticipated and we will need additional time to furnish a response. We will provide a response within 15 business days from our original expected response date.

Thank you for your patience.

Please contact us at (866) 677-8807 with any questions or concerns.

Sincerely,

Executive Resolution Analyst

CS060 016 AQR L4



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing NJ 08628

+ 0799141 000006151 09SP25 00064047 L4

Theya Kanagaratnam
2316 Lakeshore Ave., Apt 16
Oakland, CA 94606-1055





October 17, 2023

Theya Kanagaratnam
2316 Lakeshore Ave., Apt 16
Oakland, CA 94606-1055

Re: Loan number: 4774041794
Property Address: 2316 Lakeshore Ave., Apt 16, Oakland, CA 94606

Dear Theya Kanagaratnam:

We are in receipt of your request to validate the debt related to the above-referenced loan ("the Loan"), which is dated August 14, 2023, and was received in our office on September 25, 2023. Our records indicate we previously responded to similar correspondence on July 11, 2023 (copy enclosed). No additional information has been provided to our office for review, and as such, we stand by our prior response.

The Loan was originated by Citibank, and is currently owned by Citibank, located at P.O Box 790017, MS 221, St. Louis, MO 63179, telephone number 800-925-2484. The servicer of the loan is CitiMortgage, Inc. ("CitiMortgage") located at 1000 Technology Drive, O'Fallon, MO 63368, telephone number 800-283-7918. Cenlar FSB dba Central Loan Administration & Reporting ("Cenlar") subservices the Loan on behalf of CitiMortgage.

The loan is due for the June 2020 installment, and all subsequent installments. The loan was referred for foreclosure on May 31, 2022. Our foreclosure attorneys handling this file are Tiffany and Bosco, telephone number is 602-255-6000.

From what we gather, you are somehow attempting to satisfy your obligation on the Loan; however, it is not accepted as such. Please be advised that the Loan has not been satisfied and we consider your letter to be of no legal effect. We will continue to service the Loan in accordance with its terms.

We have enclosed copies of the Home Equity Line of Credit Agreement and Deed of Trust that you signed at closing and a Loan History showing the activity on the account. The remaining information requested is beyond the scope permitted by RESPA in that it is not applicable, does not relate to the servicing of the Loan, requests proprietary information, or is unduly broad or burdensome.

Should you have any questions regarding this matter, please contact me at 866-677-8807.

Sincerely,

Asia G.

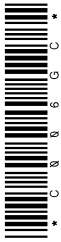
855-839-6253 • www.loanadministration.com

Persons who are deaf, hard of hearing, or have limited speech may dial TTY 711.

Theya Kanagaratnam
October 17, 2023
Page 2

Asia G.
Executive Resolution Specialist

Enclosures



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 10/16/23 10:23:07
T KANAGARA L:R F:A B:C R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606

----- * MORE * -----											
R	PAYEE			TRAN	RSN	USR	ESC PAYEE				
	SORT			SORT	SORT	SORT	SORT				
DATE RANGE:				THRU							
TRN	USR	ID	DATE	TRAN	AMT	ESC	PAYEE	PAYEE	RSN	DESCRIPTION	DISBDT
631	NIV	0073	101023		20.00	SAFEGUARD	16R00	PINS	PROPERTY	INSPECT	
633	NIV	0069	083123		500.00	0000000281	16R00	ATTB	BNKRPTCY	ATTYFEE	
631	NIV	0066	081523		20.00	SAFEGUARD	16R00	PINS	PROPERTY	INSPECT	
632	NIV	0062	073123		38.80	0000000281	16R00	ATTC	ATTORNEY	COST	
631	NIV	0061	071423		20.00	SAFEGUARD	16R00	PINS	PROPERTY	INSPECT	



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 10/16/23 10:24:14
T KANAGARA L:R F:A B:C R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606
----- * MORE *-----
R PAYEE TRAN RSN USR ESC PAYEE
SORT SORT SORT SORT SORT
DATE RANGE: THRU
TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DISBDT
632 NIV 0056 062623 37.00 0000000281 16R00 ATTC ATTORNEY COST
632 NIV 0054 061423 375.00 0000000281 16R00 ATTC ATTORNEY COST
631 NIV 0053 060523 20.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
632 NIV 0052 053023 125.00 0000000281 16R00 ATTC ATTORNEY COST
632 NIV 0051 053023 67.15 0000000281 16R00 ATTC ATTORNEY COST



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 10/16/23 10:24:30
T KANAGARA L:R F:A B:C R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606
----- * MORE *-----
R PAYEE TRAN RSN USR ESC PAYEE
SORT SORT SORT SORT SORT
DATE RANGE:
TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DISBDT
632 NIV 0050 053023 .55 0000000281 16R00 ATTC ATTORNEY COST
632 NIV 0049 053023 16.46 0000000281 16R00 ATTC ATTORNEY COST
632 NIV 0048 053023 37.00 0000000281 16R00 ATTC ATTORNEY COST
632 NIV 0047 053023 105.00 0000000281 16R00 ATTC ATTORNEY COST
631 NIV 0042 042823 20.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 10/16/23 10:25:02
T KANAGARA L:R F:A B:C R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606

----- * MORE *-----											
R	PAYEE			TRAN	RSN	USR	ESC PAYEE				
	SORT			SORT	SORT	SORT	SORT				
DATE RANGE:											
TRN	USR	ID	DATE	TRAN	AMT	ESC	PAYEE	PAYEE	RSN	DESCRIPTION	DISBDT
631	NIV	0041	032823		20.00	SAFEGUARD	16R00	PINS	PROPERTY	INSPECT	
632	NIV	0040	030123		26.28	0000000281	16R00	ATTC	ATTORNEY	COST	
631	NIV	0039	022123		20.00	SAFEGUARD	16R00	PINS	PROPERTY	INSPECT	
631	NIV	0038	011923		20.00	SAFEGUARD	16R00	PINS	PROPERTY	INSPECT	
631	NIV	0037	120822		20.00	SAFEGUARD	16R00	PINS	PROPERTY	INSPECT	



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 10/16/23 10:25:19
T KANAGARA L:R F:A B:C R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606
----- * MORE *-----
R PAYEE TRAN RSN USR ESC PAYEE
SORT SORT SORT SORT SORT
DATE RANGE:
TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DISBDT
631 NIV 0036 110822 20.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
631 NIV 0035 100722 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
631 NIV 0034 091222 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
632 NIV 0033 083122 300.00 0000000281 16R00 ATTC ATTORNEY COST
632 NIV 0032 083122 99.00 0000000281 16R00 ATTC ATTORNEY COST



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 10/16/23 10:25:36
T KANAGARA L:R F:A B:C R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606
----- * MORE *-----
R PAYEE TRAN RSN USR ESC PAYEE
SORT SORT SORT SORT SORT
DATE RANGE: THRU
TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DISBDT
632 NIV 0031 083122 108.00 0000000281 16R00 ATTC ATTORNEY COST
632 NIV 0030 083122 32.85 0000000281 16R00 ATTC ATTORNEY COST
632 NIV 0029 083122 33.37 0000000281 16R00 ATTC ATTORNEY COST
632 NIV 0028 083122 2.45 0000000281 16R00 ATTC ATTORNEY COST
630 NIV 0026 083122 395.97 0000000281 16R00 ATTO ATTORNEY FEES



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 10/16/23 10:28:04
T KANAGARA L:R F:A B:C R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606
----- * MORE *-----
R PAYEE TRAN RSN USR ESC PAYEE
SORT SORT SORT SORT SORT
DATE RANGE:
TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DISBDT
631 NIV 0025 080522 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
631 NIV 0024 070722 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
631 NIV 0022 060822 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
631 NIV 0021 042722 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
633 NIV 0020 042522 85.00 PROTECK 16R00 BPOP BROKER PRICE OPL



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 10/16/23 10:28:47
T KANAGARA L:R F:A B:C R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606
----- * MORE *-----
R PAYEE TRAN RSN USR ESC PAYEE
SORT SORT SORT SORT SORT
DATE RANGE:
TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DISBDT
631 NIV 0025 080522 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
631 NIV 0024 070722 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
631 NIV 0022 060822 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
631 NIV 0021 042722 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
633 NIV 0020 042522 85.00 PROTECK 16R00 BPOP BROKER PRICE OPL



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 10/16/23 10:31:56
T KANAGARA L:R F:A B:C R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606
----- * MORE *-----
R PAYEE TRAN RSN USR ESC PAYEE
SORT SORT SORT SORT SORT
DATE RANGE:
TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DISBDT
631 NIV 0019 032422 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
631 NIV 0016 012822 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
631 NIV 0015 121621 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
631 NIV 0014 111021 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT
631 NIV 0010 092421 15.00 SAFEGUARD 16R00 PINS PROPERTY INSPECT



History of Corporate Advance Tran (DDCH)

4774041794		CORPORATE ADVANCE HISTORY SCREEN KW7/227 10/16/23 10:32:14																			
T KANAGARA		L:R F:A B:C R:		06/23/20		TYPE 2ND-CONV. R		LOC		MAN F											
2316 LAKESHORE AV 16 OAKLAND CA 94606																					

R		PAYEE		TRAN		RSN		USR		* MORE *											
DATE RANGE:		SORT		SORT		SORT		SORT		ESC PAYEE											
TRN		USR		ID		DATE		TRAN		AMT											
633		NIV		0009		082321		85.00		LSI											
631		NIV		0008		081121		15.00		SAFEGUARD											
631		NIV		0006		052021		15.00		SAFEGUARD											
633		NIV		0005		022221		85.00		LSI											
766		AUR		0003		081020		20.00-		16R00 BPOP BROKER PRICE OPL											



History of Corporate Advance Tran (DDCH)

4774041794 CORPORATE ADVANCE HISTORY SCREEN KW7/227 10/16/23 10:32:30
T KANAGARA L:R F:A B:C R: 06/23/20 TYPE 2ND-CONV. R LOC MAN F
2316 LAKESHORE AV 16 OAKLAND CA 94606
----- * END *-----
R PAYEE TRAN RSN USR ESC PAYEE
SORT SORT SORT SORT SORT
DATE RANGE: THRU
TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DISBDT
633 NIV 0001 052620 105.00 LSI 16R00 BPOP BROKER PRICE OPL

** TOTAL SELECTED DDCH CORP ADV TRANS: 3,034.88



Certified True And Correct Copy

When Recorded Mail To:

Citibank

Document Administration

1000 Technology Drive- MS 221

O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA

Citibank

P.O. Box 790017, MS 221

St. Louis, MO 63179

(800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, **THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606**, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at **2316 LAKESHORE AV, 16, OAKLAND, CA 94606** and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed **\$100,000.00** (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

<u>Theya Kanagaratnam</u> ^{TK} 10/03/2006			
Trustor: THEYA KANAGAPATNAM	Trustor:		
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried		
<u>Theya Kanagaratnam</u>			
Trustor: THEYA KANAGARATNAM	Trustor:		
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried		
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried

STATE OF CALIFORNIA
COUNTY OF Alameda

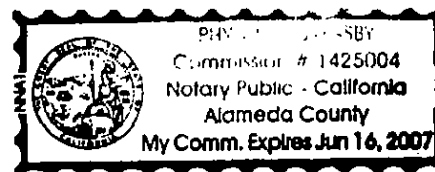
On 10/03/2006, before me, Phyllis E. Grigsby, Notary Public, personally appeared **THEYA KANAGAPATNAM** personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON

 PHYLIS E. GRIGSBY
 Commission # 1425004
 Notary Public - California
 Alameda County
 My Comm. Expires Jun 16, 2007



(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.



Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. **Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. **Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. **Notices.** Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. **Severability.** If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. **Due on Transfer Provision - Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. **Default.** If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. **Release.** Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____

SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036



**Duplicate
Original**



**Do Not
Destroy**

When Recorded Mail To:

Citibank

Document Administration

1000 Technology Drive- MS 221

O'Fallon, MO 63368-2240

This Instrument Was Prepared By:

SHILPA PANSANIA

Citibank

P.O. Box 790017, MS 221

St. Louis, MO 63179

(800) 925-2484

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV, 16, OAKLAND, CA 94606, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (. The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

The "Property" means the real estate, including the leasehold (if any), located at 2316 LAKESHORE AV, 16, OAKLAND, CA 94606 and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed \$100,000.00 (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

**Deed of Trust, continued**

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

Theya Kanagaratnam 10/03/2006

Trustor: **THEYA KANAGAPATNAM**

☐ Married

☐ Unmarried

Theya Kanagaratnam

Trustor: **THEYA KANAGARATNAM**

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

Trustor:

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

☐ Married

☐ Unmarried

STATE OF CALIFORNIA
COUNTY OF Alameda

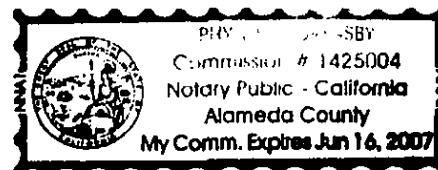
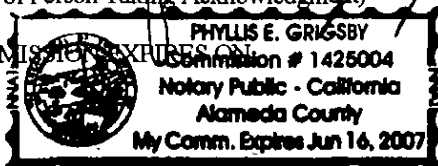
On 10/03/2006, before me,

Phyllis E. Grigsby, Notary Public
personally appeared **THEYA KANAGAPATNAM** personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON

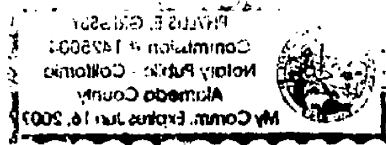
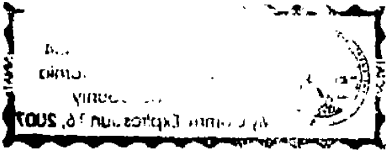


(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.





Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

7. **Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. **Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.

11. **Notices.** Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

12. **Severability.** If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.

13. **Due on Transfer Provision - Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.

14. **Default.** If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.

15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.

16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.

17. **Release.** Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.



Deed of Trust, continued

18. Appointment of Receiver; Lender in Possession. Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

19. Statement of Obligation. We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.

20. No Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.

21. Fixture Filing. This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.

22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.

23. Choice of Law. The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.

24. Your Copy. You shall be given one conformed copy of the Agreement and this Deed of Trust.

25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.

26. Substitute Trustee. We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

27. Reconveyance. After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.



Deed of Trust, continued

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____

SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036



Fee Activity Ledger (FEE1)

4774041794 FEE ACTIVITY LEDGER 10/11/23 15:25:18
 SELECTED CODES FROM MMDDYY PAGE 1 OF 2
 THEYA KANAGARATNAM 2316 LAKESHORE AVE APT 16
 OAKLAND CA 94606-1055

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGE	10-28-19	57.53				
1	LATE CHARGE	01-13-20	28.93				
1	LATE CHARGE	04-13-20	35.01				
1	LATE CHARGE	05-12-20	31.59				
1	LATE CHARGE	06-11-20	31.54				
1	LATE CHARGE	03-15-21	30.56				
1	LATE CHARGE	04-12-21	29.46				
1	LATE CHARGE	05-12-21	30.56				
1	LATE CHARGE	06-11-21	30.56				
1	LATE CHARGE	07-12-21	29.83				
1	LATE CHARGE	08-11-21	30.92				
1	LATE CHARGE	09-13-21	30.19				
1	LATE CHARGE	10-12-21	29.83				
NET	729.63	TOTALS	729.63		0.00		0.00



Fee Activity Ledger (FEE1)

4774041794 FEE ACTIVITY LEDGER 10/11/23 15:25:42
SELECTED CODES FROM MMDDYY PAGE 2 OF 2
THEYA KANAGARATNAM 2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

FEE	DATE	DATE	DATE
CODE DESCRIPTION ASSESSED AMOUNT PAID AMOUNT WAIVED AMOUNT			
1 LATE CHARGE	11-12-21	31.29	
1 LATE CHARGE	12-13-21	30.19	
1 LATE CHARGE	01-11-22	30.56	
1 LATE CHARGE	02-11-22	30.19	
1 LATE CHARGE	03-14-22	30.19	
1 LATE CHARGE	04-11-22	30.56	
1 LATE CHARGE	05-12-22	30.14	
P P/O STMT PREPARA	11-07-22	30.00	
P P/O STMT PREPARA	11-28-22	30.00	
P P/O STMT PREPARA	04-13-23	30.00	
NET	729.63	TOTALS 729.63	0.00 0.00
** NO MORE ITEMS IN ACTIVITY LEDGER **			





HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Borrower(s): **THEYA KANAGARATNAM**

Property Address: **2316 LAKESHORE AV, 16, OAKLAND, CA 94606 (the "Property")**

Credit Limit:	\$100,000.00
Index:	8.250%
Initial Margin (if applicable):	Not Applicable
Initial Daily Periodic Rate (if applicable):	Not Applicable
Initial ANNUAL PERCENTAGE RATE (if applicable): (The Initial Annual Percentage Rate will vary as the Index varies)	Not Applicable
Date the Initial Margin Ends and Regular Margin Begins (if applicable):	Not Applicable
Regular Margin:	0.500%
Regular Daily Periodic Rate:	0.023973%
Regular ANNUAL PERCENTAGE RATE: (The Regular Annual Percentage Rate will vary as the Index varies)	8.750% (Index +/- the Regular Margin)

Closing Costs, Paid by Citibank*

Appraisal Fee:	\$310.00	Recording Fees: Alameda County Recorder	\$34.00
Credit Report Fee:	\$2.00	City/County Tax/Stamps:	\$0.00
Flood Certification Fee (Finance Charge):	\$4.25	State Tax/Stamps:	\$0.00
Settlement or Closing Fee (Finance Charge): NASCO	\$350.00	Intangible Tax:	\$0.00
Abstract or Title Search Fee: NASCO	\$50.00	Document Stamp Tax:	\$0.00
Title Examination Fee:	\$0.00	Mortgage Registration Tax:	\$0.00
Title Insurance Binder:	\$0.00	Tax Certificate Fee:	\$0.00
Document Preparation:	\$0.00	Mortgage Taxes: Borrower Portion	\$0.00
Overnight/Postage Fee (Finance Charge):	\$0.00	Lender's Portion	\$0.00
Appraisal Recertification Fee:	\$0.00		

Total Closing Costs: **\$ 750.25**

*These charges are paid outside of the closing by Lender. However, if your loan is terminated within the first 36 months, with the exception of the Lender's Portion of the Mortgage Taxes and the Document Preparation Fee, you will be required to repay us all of these closing costs incurred on your behalf.

The undersigned Borrower(s), jointly and severally if more than one, agree to all of the terms and conditions of this Home Equity Line of Credit Agreement and Disclosure, which consists of 9 pages, and acknowledge receipt of a completed copy, along with the notice about Your Billing Rights. The date of this Agreement is the latest date next to a Borrower's signature.

Theya Kanagaratnam Tk 10/03/2006
THEYA KANAGARATNAM
Theya Kanagaratnam



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

1. DEFINITIONS: As used herein:

- a) "Account" means the Home Equity Line of Credit Account opened under the Agreement.
- b) "Agreement" means this Home Equity Line of Credit Agreement and Disclosure together with any modifications, amendments, replacements or substitutions thereto.
- c) "Business Day" means any day other than a Saturday, Sunday or a federal holiday.
- d) "Citibank" means Citibank, N.A..
- e) "Credit Limit" means the maximum aggregate amount of the Loan Advances that may be outstanding at any given time pursuant to the Agreement.
- f) "Draw Period" means the ten years from the date of the Agreement during which Loan Advances may be made.
- g) "Index" means the highest Prime Rate as published in the Money Rates section of *The Wall Street Journal* from time to time. *The Wall Street Journal* is available at many newsstands and public libraries, or you may obtain copies from The Wall Street Journal, 200 Burnett Road, Chicopee, Massachusetts 01020. A Prime Rate is not necessarily the lowest or best rate available.
- h) "Initial Pricing" means that your Agreement has an Initial Margin, Initial Daily Periodic Rate, and an Initial Annual Percentage Rate.
- i) "Loan Advances" means amounts drawn on your Account pursuant to the Agreement by Home Equity Line of Credit checks, or in any other way Citibank allows, and advances by Citibank pursuant to the Agreement or Mortgage to protect the Property or Citibank's security interest in the Property, including but not limited to advances to maintain required insurance on the Property or to pay taxes on the Property.
- j) "Mortgage" means the mortgage, deed of trust, deed to secure debt or cooperative security agreement which covers the Property which secures the Agreement.
- k) "Property" means the property described in the Mortgage which secures the Agreement.
- l) "Repayment Period" means the twenty years immediately following the Draw Period during which Loan Advances may not be made.
- m) "You," "Your" and "Yours," whether or not the first letter of the word is capitalized, means each person who signs below as Borrower, jointly and severally.

Certain other terms are defined elsewhere in this Agreement.

2. **PROMISE TO PAY:** You promise to pay to Citibank the total of all Closing Costs (if indicated above that Closing Costs are paid by Borrower), all Loan Advances, together with Finance Charges at the applicable daily periodic rate, and any other fees, charges or other Finance Charges, all as provided for in the Agreement.

3. HOW FINANCE CHARGES ARE IMPOSED AND DETERMINED:

- a) Finance Charges on Loan Advances at the applicable Daily Periodic Rate begin to accrue on the date the Loan Advance is posted to your Account. There is no grace period for repayment of your balance during which Finance Charges will not accrue. If there are any other Finance Charges payable under the Agreement, they will be dollar amounts itemized herein as Finance Charges and will be due and payable on the date of the Agreement.
- b) The appropriate margin is added to the Index to determine the Annual Percentage Rate, which will be divided by 365 (366 in leap years) to determine the Daily Periodic Rate which will be applied to the balance on which the Finance Charge will be computed during your monthly billing cycle.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) The Index used for a billing cycle will be the daily Index rate published each Business Day.
- d) If your Account has Initial Pricing:
 - (i) The Initial Margin shown above will be in effect from the date of the Agreement until the Date the Initial Margin Ends and Regular Margin Begins shown above.
 - (ii) The Initial Annual Percentage Rate and the Initial Daily Periodic Rate, shown above, will be in effect from the date of the Agreement and can change each Business Day.
 - (iii) On the Date the Initial Margin Ends and Regular Margin Begins shown above, the Regular Margin shown above will go into effect. If the Index has not changed so as to affect the rate, the Regular Annual Percentage Rate and Regular Daily Periodic Rate shown above will then be in effect and can change each Business Day.
- e) If your Account does not have Initial Pricing:
 - (i) The Regular Margin shown above will be in effect from the date of the Agreement.
 - (ii) The Regular Annual Percentage Rate and the Regular Daily Periodic Rate will be in effect from the date of the Agreement and can change each Business Day.
- f) Any increase in the Annual Percentage Rate will result in an increase in the minimum monthly payment. The Annual Percentage Rate will not exceed 18%, no matter how much the Index increases.
- g) You will be sent statements on a monthly cycle which will reflect your Account activity and any amounts you owe Citibank. The amount of the Finance Charge in your statements will be calculated by multiplying the daily periodic rate for the day by the daily balance for your Account at the end of each day in the monthly billing cycle. The resulting Finance Charges for each day are totaled at the end of the statement period and disclosed on the statement as "Finance Charges - Interest". To determine the daily balance Citibank takes the beginning balance of your Account each day, adds any new Loan Advances and other charges, and subtracts any payments and credits. Late Fees, credit life insurance, if any, and unpaid Finance Charges will not be counted as part of the daily balance for purposes of calculating the Finance Charge.
- h) Payments are applied first to due and unpaid Finance Charges and other charges and then to the unpaid balance of Loan Advances.

4. FINANCE CHARGES NOT DUE TO DAILY PERIODIC RATE; CLOSING COSTS:

- a) If you retained a mortgage broker, the amount of the mortgage broker fee, if any, is a Finance Charge. The amount of the mortgage broker fee is determined by your agreement with your mortgage broker and is not required by Citibank or paid by Citibank.
- b) If you agreed to pay the Closing Costs for your Account, your Closing Costs include Finance Charges in the amounts shown on page one of this Agreement for the cost of flood and tax certifications, overnight courier fees, and the cost charged by Citibank's attorneys or closing agents to conduct the closing for your Account.

5. OTHER CHARGES: These are charges other than Finance Charges. These charges are not counted as part of your daily unpaid balance of Loan Advances for purposes of computing Finance Charges:

- a) There is a \$50 Annual Fee associated with your Account. This fee will automatically be charged to your Account in the same manner as a Loan Advance beginning on the first anniversary of your Account opening and annually thereafter.
- b) Late Fee. If Citibank does not receive the full amount of any monthly payment due within 15 calendar days of the due date, you will be charged a Late Fee equal to the greater of 6% of the overdue payment or \$5. However, you will not be charged a Late Fee on an unpaid Late Fee.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

- c) **Overlimit Fee.** If there is a Loan Advance which causes your Credit Limit to be exceeded, Citibank will charge you a \$29 overlimit fee. This charge will not be imposed on more than one transaction in any monthly billing cycle.
- d) **Stop Payment Fee.** If you request Citibank to stop payment on one of your Home Equity Line of Credit Checks, Citibank will charge you an \$8 stop payment charge per request.
- e) **Returned Item Fee.** If your payment is returned unpaid for any reason, Citibank will charge you a \$25 returned item fee.
- f) **Early Closure Release Fee.** If Citibank pays the closing costs to open your Account and, within 36 months of the date of this Agreement, you request that your Account be closed or take any other action which will result in a release of the Mortgage, you agree to pay an early closure release fee which will consist of all costs Citibank incurred to open your Account. These costs are disclosed as Closing Costs on the first page of this Agreement. The amount of this fee will be automatically charged to your Account in the same manner as a Loan Advance.
- g) **Other Fees Disclosed in Agreement.** Any charges imposed by Citibank, if any, in connection with your Account are disclosed above at the beginning of the Agreement and in Section 13 below.
- h) **Other Fees Disclosed in Mortgage.** You agree to pay any other fees or charges provided for in the Mortgage or otherwise provided for in the Agreement.
- i) **Fee to Release Prior Lien.** You may have to pay a fee to release a prior lien or security interest in the Property.
- j) **You agree to pay any reasonable costs incurred by Citibank in connection with the enforcement of its rights and remedies under the Agreement and the Mortgage, including, but not limited to, any reasonable attorneys' fees and other collection costs.**

6. **SECURITY INTEREST IN PROPERTY:** As security for the Agreement, you are giving Citibank a security interest in the Property located at the address shown above, which security interest secures all of your obligations under this Agreement and the Mortgage. This Property is more fully described in the Mortgage you will sign along with this Agreement. Collateral which secures other obligations to Citibank may also secure the Agreement.
7. **PAYMENT TERMS:** You agree to pay your monthly payments by the due date shown on your monthly statement. During the Draw Period, you agree to pay a minimum monthly payment, which will be shown on your monthly statement, and which will equal the sum of any past due or over Credit Limit amounts plus accrued and unpaid Finance Charges and other unpaid fees or charges imposed pursuant to the Agreement. Your paying this minimum monthly payment will not reduce the principal balance of Loan Advances which you owe Citibank, except to the extent over Credit Limit amounts are paid. During the Repayment Period, you agree to pay a monthly payment, which will be shown on your monthly statement, and which will equal the Finance Charges that have accrued on the outstanding balance for the billing period, plus principal equal to the greater of \$50 or 1/240th of your principal balance of Loan Advances as of the end of the Draw Period, plus the sum of the following amounts when applicable: past due amounts on your Account, amount owing in excess of your Credit Limit, Late Fees and other charges imposed pursuant to the Agreement. On the last payment due date of the Repayment Period, any remaining unpaid amounts owed Citibank will be due and payable. You may prepay your Account in whole or in part at any time without penalty, but if you request that your Account be closed or take any other action which will result in a release of the Mortgage, you may owe an early closure release fee as provided for in the OTHER CHARGES section. Loan Advances may not be drawn to make payments on the Account. Citibank may accept late payments or partial payments, even though marked "payment in full," without losing any of Citibank's rights under the Agreement.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

8. **TRANSACTION REQUIREMENTS:** You may draw Loan Advances during the Draw Period up to your Credit Limit if your Account has not been closed or suspended or your Credit Limit reduced to where further Loan Advances would not be permitted.
9. **TERMINATION OF ACCOUNT BY CITIBANK:** Citibank may close your Account, and require payment of the outstanding balance in full in a single payment, if:
- a) You fail to meet the repayment terms of the Agreement for any outstanding balance.
 - b) There has been fraud or a material misrepresentation by you in connection with the Account.
 - c) You take any action or fail to take any action which adversely affects the Property or Citibank's security interest in the Property, including but not limited to: a transfer of title to the Property or sale of the Property without Citibank's written permission; a failure to maintain any required insurance on the Property; failure to pay taxes on the Property; you permit the filing of a lien senior to that held by Citibank; the sole Borrower obligated on the Account dies; the Property is taken through eminent domain; a prior lien-holder forecloses; you commit waste or otherwise destructively use or fail to maintain the Property in a way that adversely affects the Property; there is illegal use of the Property which could subject the Property to seizure; one of two Co-Borrowers dies and Citibank's security is thereby adversely affected; or you move out of the Property and Citibank's security is thereby adversely affected.
 - d) You are or become an "executive officer" of Citibank as defined in Federal Reserve Board Regulation O and Citibank determines to require payment in full to comply with federal regulation.

In addition to the foregoing, Citibank shall have the right to exercise any and all of its rights and remedies allowed by law or as set forth in this Agreement or in the Mortgage, including, but not limited to, the right to bring an action against you and the right to bring a foreclosure action against the Property.

10. **SUSPENSION OF ACCOUNT OR REDUCTION OF CREDIT LIMIT BY CITIBANK:** Citibank may prohibit additional extensions of credit or reduce your Credit Limit during any period in which:
- a) You or any of you request a suspension of the Account or reduction of the Credit Limit.
 - b) The maximum Annual Percentage Rate is reached.
 - c) The value of the Property declines significantly below the Property's appraised value for purposes of the Account. As an example, if the value of the Property declines such that the initial difference between the Credit Limit and the available equity (based on the Property's appraised value) is reduced by fifty percent, such an event would constitute a significant decline in the value of the Property.
 - d) Citibank reasonably believes that you will be unable to fulfill the repayment obligations under the Agreement because of a material change in your financial circumstances.
 - e) You are in default of any material obligation under the Agreement or Mortgage.
 - f) Citibank is precluded by government action from imposing the Annual Percentage Rate provided for in the Agreement.
 - g) The priority of Citibank's security interest is adversely affected by government action to the extent that the value of the security interest is less than 120% of the Credit Limit.
 - h) Citibank is notified by its regulatory agency that continued advances constitute an unsafe and unsound practice.

If any of the above circumstances change during the Draw Period and you want to reopen your Account or increase your Credit Limit to the original Credit Limit, you must make such a request to Citibank in writing and pay any bona fide and reasonable appraisal and credit report fees actually incurred by Citibank to investigate whether the above circumstances continue to exist. If Citibank suspended your Account or reduced your Credit Limit as a result of your request, the request for reinstatement must be signed by all of you.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

You agree that you will not attempt to obtain any additional credit extensions once you know that your credit privileges have been terminated or suspended. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations under the Agreement.

11. **OTHER CHANGES TO THE ACCOUNT:** Citibank may change the Index and Regular Margin used under the Agreement if the original Index is no longer available, the new index has an historical movement substantially similar to that of the original Index, and the new index and margin would have resulted in an Annual Percentage Rate substantially similar to the rate in effect at the time the original Index became unavailable. Citibank may make a specified change to the Account if you specifically agree to the change in writing at that time. Citibank may make changes to the Account that will unequivocally benefit you throughout the remainder of the Account. Citibank may make insignificant changes in the terms of the Account, including but not limited to: changing the address to which payments are sent; minor changes to features such as the billing cycle date, the payment due date and the day of the month on which Index values are measured; changes in rounding practices within the tolerance rules allowed by applicable regulation; and changes to balance computation methods if the change produces an insignificant difference in the Finance Charge you pay.
12. **PROMOTIONAL RATE OFFERS:** At Citibank's discretion, Citibank may offer you a promotional rate (a promotional daily periodic rate and/or promotional margin). The period of time for which the promotional rate applies may be limited. Citibank will allocate your payments and credits to pay off balances at low promotional rates before paying off balances at higher periodic rates. Any promotional rate, the corresponding periodic rate, and the period of time during which it is in effect will be disclosed to you. Any promotional rate offer will be subject to the terms of the offer and this Agreement.
13. **OPTIONAL CONVERTED BALANCE FEATURE FOR CERTAIN ACCOUNTS:**

Option to Convert. Subject to the limitations described below, during the Draw Period and the first 15 years of the Repayment Period, you have the option to convert all or any portion of your Account balance to a fixed **Annual Percentage Rate** and Daily Periodic Rate for a fixed term. The **Annual Percentage Rate** does not include costs other than interest. Your exercise of your option to convert is subject to your meeting all of the conditions described below at the time that the fixed rate becomes effective.

Conversion Requirements. Each balance you convert to a fixed rate (the "Converted Balance") must be for a minimum amount of \$10,000.00. The aggregate unpaid amount of all your Converted Balances may not exceed \$500,000.00. However, Citibank may, in its sole discretion and without prior notice, allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00. Citibank's decision to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any fixed rate conversion does not obligate it to allow the aggregate unpaid amount of all your Converted Balances to exceed \$500,000.00 for any subsequent fixed rate conversion. Each Converted Balance may consist of any portion of the variable rate balance of your Account, any portion of any existing Converted Balance, or both. You may have outstanding a maximum of three (3) Converted Balances at any one time and you may not establish more than five (5) Converted Balances during the term of your Account. At the time of each conversion, you will designate the term for repayment of the Converted Balance. The term for repayment of the Converted Balance will be between 12 to 240 months, but must not exceed the last payment due date of the Repayment Period. You must sign all documentation requested by Citibank on a timely basis in order to effectuate a conversion to a fixed rate. Each conversion to a fixed rate will be effective on the first day of the monthly billing cycle that follows Citibank's receipt and processing of that documentation. You may not use your conversion option to establish a fixed rate for a new Loan Advance drawn on the Account. If you wish to authorize Citibank to pay your minimum monthly payments automatically from your checking or other authorized account, you must authorize Citibank to do so for all of your minimum monthly payments on all of your Converted Balances and the variable rate balance of your Account, and any cancellation or change with respect to that authorization will apply to all of your Converted Balances and the variable rate balance of your Account.

Credit Limit. The portion of your Credit Limit that is available for other Loan Advances will be reduced by the aggregate amount of unpaid Converted Balances. As you repay the principal of each Converted Balance, your available Credit Limit will be replenished in like amounts, subject to the conditions that generally apply to your right to obtain Loan Advances under the terms of this Agreement.

Conversion Fees. We may charge you \$50 each time you elect to convert a portion of your Account balance to a fixed rate.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

Fixed Annual Percentage Rate and Daily Periodic Rate. The **Annual Percentage Rate** for each Converted Balance shall be fixed and will be determined based upon the value of a margin (the "Conversion Margin") and an index (the "Conversion Index"), which are described below. Citibank will add the Conversion Margin to the Conversion Index to determine the **Annual Percentage Rate** for the Converted Balance. The maximum **Annual Percentage Rate** that can apply to a Converted Balance is 18%. The Daily Periodic Rate for the Converted Balance will be equal to the **Annual Percentage Rate** for the Converted Balance divided by 365 (366, in a leap year).

Calculation of Periodic Finance Charges. The periodic **Finance Charge** on each Converted Balance for each monthly billing cycle will be calculated as follows. First, Citibank will determine the "daily Converted Balance" for each day of the monthly billing cycle. To determine the "daily Converted Balance," Citibank will take the beginning balance of the Converted Balance each day and subtract any payments and credits relating to that Converted Balance that are received that day. Late Fees, credit life insurance, if any, and unpaid **Finance Charges** will not be counted as part of the daily Converted Balance for purposes of calculating the periodic **Finance Charge**. Second, Citibank will multiply the daily Converted Balance for each day in the monthly billing cycle by the Daily Periodic Rate in effect for that day. This will calculate the periodic **Finance Charge** for each day in the monthly billing cycle. Third, Citibank will add together the resulting amounts, which will be the total periodic **Finance Charge** for the Converted Balance for the monthly billing cycle.

The Conversion Index. The Conversion Index is the 3-year Interest rate swap listed in the Board of Governors of the Federal Reserve System's Federal Reserve Statistical Release H.15 - Selected Interest Rates (Weekly), as most recently available on the effective date of the conversion to a fixed rate. This Federal Reserve publication can be found on the Board of Governors of the Federal Reserve System's internet web site at <http://www.federalreserve.gov> or may be obtained from the Board of Governors of the Federal Reserve System, Publications Services, 20th Street and Constitution Avenue, NW, Washington, D.C. 20551. If the Conversion Index or any replacement Conversion Index becomes unavailable, Citibank will select a new Conversion Index that will have a historical movement substantially similar to that of the unavailable Conversion Index, and the Conversion Margin will be changed so that the new Conversion Index plus the Conversion Margin will result in a new fixed rate that is substantially similar to the fixed rate that would have applied at the time that the unavailable Conversion Index became unavailable.

The Conversion Margin. The Conversion Margin for each Converted Balance shall be determined by us in our sole discretion based upon the term and rate available, at the time of each exercise of your option, for a comparable home equity loan offered by us to customers having line sizes, combined loan to value ratios and credit scores similar to you. A complete disclosure of the terms of that will apply to your Converted Balance shall be provided to you at the time of the conversion.

Minimum Monthly Payment. Your minimum monthly payment for each Converted Balance is the amount sufficient to repay the original principal balance of the Converted Balance, together with periodic **Finance Charges** at the applicable **Annual Percentage Rate**, in full in substantially equal monthly installments during the scheduled term for repayment of the Converted Balance. The entire outstanding principal balance of the Converted Balance, together with all accrued and unpaid **Finance Charges** and all other fees and charges relating to the Converted Balance, if not sooner paid, will be due and payable in full in a single payment on the last payment due date of the scheduled term for repayment of the Converted Balance. Citibank is not obligated to refinance this amount. The minimum monthly payment will not change by reason of the commencement of the Repayment Period. The minimum monthly payment is in addition to the minimum monthly payment that is due for the variable rate portion of your Account, as provided in Section 7 above, and will be due on the same payment due dates as are payments for the variable rate portion of your Account.

Conditions to Exercise of Your Option to Convert. Your right to exercise your option to convert is subject to your meeting all of the following conditions on the date that the conversion to the fixed rate is effective: (a) your Credit Limit must be for \$25,000.00 or more, (b) you must not be in default under any of the provisions of this Agreement and there may not be any defaults under any provisions of the Mortgage, (c) your Account and your right to obtain Loan Advances may not then be terminated or suspended.

14. **TAX IMPLICATIONS:** You should consult a tax advisor regarding the deductibility of interest (Finance Charges) and other charges under the Agreement.
15. **DELAY IN ENFORCEMENT:** Citibank may delay the exercise of Citibank's rights under the Agreement or Mortgage without losing them.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

16. **PROPERTY INSURANCE:** You agree to maintain insurance on the Property as provided for in the Mortgage. If Borrower fails to maintain property insurance, Citibank may obtain insurance coverage, at Citibank's option and Borrower's expense. Citibank is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Citibank, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Citibank under this Section shall be considered Loan Advances and become additional debt of Borrower secured by the Mortgage.
17. **CREDIT INFORMATION:** You understand and agree that Citibank may obtain credit reports for credit applications and for updates, renewals or extensions of the credit granted. Upon request, Citibank will inform you if a report has been obtained and will give you the name and address of the agency that furnished the report. You also agree that Citibank may obtain and use credit reports and other information that Citibank has obtained in a lawful manner consistent with Citibank's privacy policies about you for subsequent solicitations or for any other lawful purpose.
18. **FURTHER ASSURANCES:** You agree that, upon Citibank's request, you will promptly execute, acknowledge, initial and deliver to Citibank any documentation Citibank deems necessary to replace or correct any lost, misplaced, misstated or inaccurate document signed by you at closing.
19. **GOVERNING LAW:** The Agreement will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Agreement will be governed by the law of the state where the Property is located.
20. **DUE ON SALE:** The Mortgage or Deed of Trust which covers the Property contains substantially the following provision: Due on Transfer Provision – Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Citibank's prior written consent, Citibank may, at Citibank's option, require immediate payment in full of all sums secured by this Mortgage or Deed of Trust. However, Citibank shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Mortgage or Deed of Trust. If Citibank exercises this option, Citibank shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Mortgage or Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, Citibank may invoke any remedies permitted by this Mortgage or Deed of Trust without further notice or demand on You.
21. **CHANGE IN NAME, ADDRESS OR EMPLOYMENT:** You agree to notify us in writing of any change in name, address or employment.
22. **NO WAIVER:** Neither you nor Citibank shall be deemed to have waived any of rights, powers or remedies hereunder unless such waiver is embodied in a writing executed by either you or Citibank. The waiver by either you or Citibank of any breach or default by the other party to the Agreement in the performance of any obligation hereunder shall not constitute a waiver of any subsequent breach or default.
23. **NOTICES:** All notices provided for in the Agreement shall be in writing and shall be deemed given (a) when delivered on a Business Day if delivered personally, (b) on the day after deposit with any overnight courier if such date is a Business Day, (c) three days after deposit in the United States mail, if delivered by certified mail, return receipt requested, postage prepaid and addressed to you at the address set forth on the first page of the Agreement or addressed to Citibank at the customer service address shown on your monthly statement.
24. **INVALIDITY CLAUSE:** If any provision of the Agreement shall be otherwise unlawful, void, or for any reason unenforceable, then that provision shall be enforced to the maximum extent permissible so as to effect the intent of you and Citibank. In either case, the remainder of the Agreement shall continue in full force and effect.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

YOUR BILLING RIGHTS (KEEP THIS NOTICE FOR FUTURE USE)

This notice contains important information about your rights and Citibank's responsibilities under the Fair Credit Billing Act.

Notify Citibank in case of errors or questions about your bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to Citibank on a separate sheet at the address listed on your bill. Write to Citibank as soon as possible. Citibank must hear from you no later than 60 days after Citibank sent you the first bill on which the error or problem appeared. You can telephone Citibank, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized Citibank to pay your Home Equity Line of Credit bill automatically from your checking or other authorized account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach Citibank three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND CITIBANK'S RESPONSIBILITIES AFTER CITIBANK RECEIVES YOUR WRITTEN NOTICE

Citibank must acknowledge your letter within 30 days, unless Citibank has corrected the error by then. Within 90 days, Citibank must either correct the error or explain why Citibank believes the bill was correct.

After Citibank receives your letter, Citibank cannot try to collect any amount you question, or report you as delinquent. Citibank can continue to bill you for the amount you question, including Finance Charges, and Citibank can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while Citibank is investigating, but you are still obligated to pay the parts of your bill that are not in question.

If Citibank finds that Citibank made a mistake on your bill, you will not have to pay any Finance Charges related to any questioned amount. If Citibank did not make a mistake, you may have to pay Finance Charges, and you will have to make up any missed payments on the questioned amount. In either case, Citibank will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that Citibank thinks you owe, Citibank may report you as delinquent. However, if Citibank's explanation does not satisfy you and you write to Citibank within ten days telling Citibank that you still refuse to pay, Citibank must tell anyone Citibank reports you to that you have a question about your bill. And, Citibank must tell you the name of anyone Citibank reported you to. Citibank must tell anyone Citibank reports you to that the matter has been settled between you and Citibank when it finally is.

If Citibank does not follow these rules, Citibank cannot collect the first \$50 of the questioned amount, even if your bill was correct.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE

AUTHORIZATION TO CHARGE ACCOUNT – AUTO-DEDUCT SERVICE

By signing below, you authorize Citibank to charge your account described below to pay the minimum amounts due Citibank under the above Home Equity Line of Credit Agreement and Disclosure.

Financial Institution Name: _____

Address: _____

ABA Number: _____

Account type: ☐ Checking ☐ Money Market ☐ Savings

Account Number: _____

Authorized Signature Date

Authorized Signature Date

As an option and not a condition to the Agreement, Citibank has offered you the convenience of making payments using pre-authorized payments from a checking or savings account as described.

Your payment will be made automatically on your current due date from your account described above. If your due date falls on a weekend or holiday, your payment will be deducted on the last business day before your due date. If there are insufficient funds in your account, Citibank may debit your account for the payment when sufficient funds are available. Your payment will be made automatically at the minimum due amount, as indicated on your billing statement. Even after you enroll for the auto-deduct service, you should continue to make payments due under your statement until the auto-deduct service is in place for your Account.

Citibank reserves the right to cancel the auto-deduct service for your Account if there are insufficient funds in your Account for any three consecutive scheduled debits or if any payment is 60 days in arrears. Citibank also reserves the right to change the terms and conditions of this Auto Deduct Agreement after 21 days prior notice to you.

YOU MAY ATTACH A COPY OF A VOIDED CHECK OR PREPRINTED DEPOSIT OR WITHDRAWAL SLIP FROM THE ACCOUNT DESCRIBED ABOVE IN WHICH FUNDS ARE TO BE DEBITED FROM.



May 30, 2023

Hours of Operation:

Customer Service: Monday - Friday, 8:30 am to 8:00 pm ET

Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606 1055

Qualified Written Requests, notifications
of error, or requests for information
concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4774041794
Property Address: 2316 Lakeshore Av 16
16
Oakland CA 94606

Dear Customer:

We have received your request for the name of the Owner/Assignee of the
mortgage loan referenced above and applicable contact information.

The loan Owner/Assignee is:

Citibank

P.O. Box 790017, MS 221
St. Louis, MO 63179
800-925-2484

The owner status of this loan is based upon a review of our records as of
the date of this letter, and loan ownership status may change from time to
time.

We appreciate the opportunity to service your loan.

Thank you.

CS184 022 BCC L4



HOME EQUITY LINE OF CREDIT NOTICE OF RIGHT TO CANCEL

Borrower's Name(s): **THEYA KANAGAPATNAM**

Address: **2316 LAKESHORE AV, 16, OAKLAND, CA 94606**

I. YOUR RIGHT TO CANCEL

We have agreed to establish an open-end credit account for you, and you have agreed to give us a [mortgage/lien/security interest] [on/in] your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events:

- (1) the opening date of your account which is 10/03/2006; or
- (2) the date you received your Truth in Lending disclosures; or
- (3) the date you received this notice of your right to cancel the account.

If You cancel the account, the [mortgage/lien/security interest] [on/in] Your home is also canceled. Within 20 days of receiving Your notice, We must take the necessary steps to reflect the fact that the [mortgage/lien/security interest] [in/on] Your home has been canceled. We must return to You any money or property You have given to Us or to anyone else in connection with the Account.

You may keep any money or property We have given You until We have done the things mentioned above, but You must then offer to return the money or property. If it is impractical or unfair for You to return the property, You must offer its reasonable value. You may offer to return the property at Your home or at the location of the property. Money must be returned to the address shown below. If We do not take possession of the money or property within 20 calendar days of Your offer, You may keep it without further obligation.

II. HOW TO CANCEL

If you decide to cancel the account, you may do so by notifying us, in writing, at:

CITIBANK
Home Equity Closing Department
P.O. Box 790160
St. Louis, MO 63179

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of 10/06/2006 (or midnight of the third business day following the latest of the three events listed above).

If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

III. I WISH TO CANCEL

Consumer's Signature: _____ Date: _____

Note: Each person having an ownership interest in the real estate being given as security in the transaction in connection with which this notice is being given must be given two copies of this notice properly completed.

SER1 4774041794 CUSTOMER SERVICE INV KW7/227 10/12/23 16:10:50

THEYA KANAGARATNAM 000-00-3695 0C TYPE 2ND-CONV. R LOC MAN F
 000-00-0000 IR 3.75000 BR L4 000-000-0000
 2316 LAKESHORE AV 16 OAKLAND CA 94606 0 000-000-0000

-----~HIST-----* LOAN HISTORY *----- (MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	SG NO	TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION	
10-10-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
09-29-23	00-00	630	ATTORNEY ADVANCES		
4,110.98	0.00	0.00	0.00	4,110.98	NON REC CORP ADV
09-29-23	00-00	630	ATTORNEY ADVANCES		
32.40	0.00	0.00	0.00	32.40	NON REC CORP ADV
09-07-23	00-00	630	ATTORNEY ADVANCES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
08-31-23	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		
500.00	0.00	0.00	0.00	500.00	MTGR REC CORP ADV BA
08-31-23	00-00	630	ATTORNEY ADVANCES		
250.00	0.00	0.00	0.00	250.00	NON REC CORP ADV
08-18-23	00-00	630	ATTORNEY ADVANCES		
887.40	0.00	0.00	0.00	887.40	NON REC CORP ADV
08-15-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
08-09-23	00-00	630	ATTORNEY ADVANCES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
08-01-23	00-00	630	ATTORNEY ADVANCES		
7,172.33	0.00	0.00	0.00	7,172.33	NON REC CORP ADV
07-31-23	00-00	632	STATUTORY EXPENSES		
100.00	0.00	0.00	0.00	100.00	NON REC CORP ADV
07-31-23	00-00	632	STATUTORY EXPENSES		
38.80	0.00	0.00	0.00	38.80	MTGR REC CORP ADV BA
07-14-23	00-00	631	PROPERTY PRESERVATION		
20.00	0.00	0.00	0.00	20.00	MTGR REC CORP ADV BA
07-14-23	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT		
10.47	0.00	0.00	0.00	10.47	NON REC CORP ADV
07-07-23	00-00	630	ATTORNEY ADVANCES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
07-06-23	00-00	630	ATTORNEY ADVANCES		
10,993.62	0.00	0.00	0.00	10,993.62	NON REC CORP ADV
06-26-23	00-00	632	STATUTORY EXPENSES		
100.00	0.00	0.00	0.00	100.00	NON REC CORP ADV
06-26-23	00-00	632	STATUTORY EXPENSES		
37.00	0.00	0.00	0.00	37.00	MTGR REC CORP ADV BA
06-15-23	00-00	632	STATUTORY EXPENSES		
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV

06-14-23	00-00	632	STATUTORY EXPENSES						
	375.00		0.00	0.00	0.00	375.00	MTGR	REC	CORP ADV BA
06-05-23	00-00	631	PROPERTY PRESERVATION						
	20.00		0.00	0.00	0.00	20.00	MTGR	REC	CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES						
	125.00		0.00	0.00	0.00	125.00	MTGR	REC	CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES						
	67.15		0.00	0.00	0.00	67.15	MTGR	REC	CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES						
	0.55		0.00	0.00	0.00	0.55	MTGR	REC	CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES						
	16.46		0.00	0.00	0.00	16.46	MTGR	REC	CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES						
	37.00		0.00	0.00	0.00	37.00	MTGR	REC	CORP ADV BA
05-30-23	00-00	632	STATUTORY EXPENSES						
	105.00		0.00	0.00	0.00	105.00	MTGR	REC	CORP ADV BA
05-30-23	00-00	630	ATTORNEY ADVANCES						
	75.00		0.00	0.00	0.00	75.00	NON	REC	CORP ADV
05-22-23	00-00	630	ATTORNEY ADVANCES						
	890.40		0.00	0.00	0.00	890.40	NON	REC	CORP ADV
05-22-23	00-00	630	ATTORNEY ADVANCES						
	866.80		0.00	0.00	0.00	866.80	NON	REC	CORP ADV
05-09-23	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES						
	85.00		0.00	0.00	0.00	85.00	NON	REC	CORP ADV
04-28-23	00-00	631	PROPERTY PRESERVATION						
	20.00		0.00	0.00	0.00	20.00	MTGR	REC	CORP ADV BA
03-28-23	00-00	631	PROPERTY PRESERVATION						
	20.00		0.00	0.00	0.00	20.00	MTGR	REC	CORP ADV BA
03-01-23	00-00	632	STATUTORY EXPENSES						
	26.28		0.00	0.00	0.00	26.28	MTGR	REC	CORP ADV BA
02-21-23	00-00	631	PROPERTY PRESERVATION						
	20.00		0.00	0.00	0.00	20.00	MTGR	REC	CORP ADV BA
01-19-23	00-00	631	PROPERTY PRESERVATION						
	20.00		0.00	0.00	0.00	20.00	MTGR	REC	CORP ADV BA
12-08-22	00-00	631	PROPERTY PRESERVATION						
	20.00		0.00	0.00	0.00	20.00	MTGR	REC	CORP ADV BA
11-08-22	00-00	631	PROPERTY PRESERVATION						
	20.00		0.00	0.00	0.00	20.00	MTGR	REC	CORP ADV BA
10-07-22	00-00	631	PROPERTY PRESERVATION						
	15.00		0.00	0.00	0.00	15.00	MTGR	REC	CORP ADV BA
09-12-22	00-00	631	PROPERTY PRESERVATION						
	15.00		0.00	0.00	0.00	15.00	MTGR	REC	CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES						
	300.00		0.00	0.00	0.00	300.00	MTGR	REC	CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES						
	99.00		0.00	0.00	0.00	99.00	MTGR	REC	CORP ADV BA
08-31-22	00-00	632	STATUTORY EXPENSES						

108.00	0.00	0.00	0.00	108.00	MTGR REC CORP ADV BA
08-31-22 00-00	632	STATUTORY EXPENSES			
32.85	0.00	0.00	0.00	32.85	MTGR REC CORP ADV BA
08-31-22 00-00	632	STATUTORY EXPENSES			
33.37	0.00	0.00	0.00	33.37	MTGR REC CORP ADV BA
08-31-22 00-00	632	STATUTORY EXPENSES			
2.45	0.00	0.00	0.00	2.45	MTGR REC CORP ADV BA
08-31-22 00-00	630	ATTORNEY ADVANCES			
954.03	0.00	0.00	0.00	954.03	NON REC CORP ADV
08-31-22 00-00	630	ATTORNEY ADVANCES			
395.97	0.00	0.00	0.00	395.97	MTGR REC CORP ADV BA
08-05-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
07-07-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
06-10-22 00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES			
12.40	0.00	0.00	0.00	12.40	NON REC CORP ADV
06-08-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
05-12-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.14-1	LATE CHARGE
04-27-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
04-25-22 00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES			
85.00	0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA
04-11-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
03-24-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
03-14-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
02-11-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
02-08-22 00-00	632	STATUTORY EXPENSES			
125.00	0.00	0.00	0.00	125.00	NON REC CORP ADV
02-04-22 00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT			
11.54	0.00	0.00	0.00	11.54	NON REC CORP ADV
01-28-22 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
01-11-22 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.56-1	LATE CHARGE
12-16-21 00-00	631	PROPERTY PRESERVATION			
15.00	0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA
12-13-21 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	30.19-1	LATE CHARGE
11-12-21 06-20	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	31.29-1	LATE CHARGE

11-10-21	00-00	631	PROPERTY PRESERVATION						
	15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA		
10-12-21	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	29.83-1	LATE CHARGE		
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT						
	9.88		0.00	0.00	0.00	9.88	NON REC CORP ADV		
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT						
	10.90		0.00	0.00	0.00	10.90	NON REC CORP ADV		
10-08-21	00-00	601	MISCELLANEOUS CORPORATE DISBURSEMENT						
	10.90		0.00	0.00	0.00	10.90	NON REC CORP ADV		
09-24-21	00-00	631	PROPERTY PRESERVATION						
	15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA		
09-13-21	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	30.19-1	LATE CHARGE		
08-23-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES						
	85.00		0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA		
08-11-21	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	30.92-1	LATE CHARGE		
08-11-21	00-00	631	PROPERTY PRESERVATION						
	15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA		
08-06-21	00-00	632	STATUTORY EXPENSES						
	125.00		0.00	0.00	0.00	125.00	NON REC CORP ADV		
07-12-21	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	29.83-1	LATE CHARGE		
06-11-21	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	30.56-1	LATE CHARGE		
05-20-21	00-00	631	PROPERTY PRESERVATION						
	15.00		0.00	0.00	0.00	15.00	MTGR REC CORP ADV BA		
05-12-21	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	30.56-1	LATE CHARGE		
04-12-21	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	29.46-1	LATE CHARGE		
03-15-21	06-20	152	LATE CHARGE ASSESSMENT						
	0.00		0.00	0.00	0.00	30.56-1	LATE CHARGE		
02-22-21	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES						
	85.00		0.00	0.00	0.00	85.00	MTGR REC CORP ADV BA		
02-03-21	00-00	632	STATUTORY EXPENSES						
	125.00		0.00	0.00	0.00	125.00	NON REC CORP ADV		







July 11, 2023

Theya Kanagaratnam
2316 Lakeshore Ave., Apt. 16
Oakland, CA 94606-1055

Re: Loan number: 4774041794
Property Address: 2316 Lakeshore Ave., Apt. 16, Oakland, CA 94606

Dear Theya Kanagaratnam:

We are in receipt of your request to validate the debt related to the above-referenced loan ("the Loan"), which is dated June 26, 2023, and was received in our office on July 5, 2023.

We understand that this mortgage loan account is included in the schedule of debts in a pending Chapter 13 bankruptcy that was filed on June 15, 2023. We are obligated under federal bankruptcy law to comply with the requirements of the automatic stay. Accordingly, the information contained in this letter is for informational purposes, and is not an attempt to collect a debt or impose personal liability with respect to any portion of the debt.

The Loan was originated by Citibank, and is currently owned by Citibank, located at P.O. Box 790017, MS 221, St. Louis, MO 63179, telephone number 800-925-2484. The servicer of the loan is CitiMortgage, Inc. ("CitiMortgage") located at 1000 Technology Drive, O'Fallon, MO 63368, telephone number 800-283-7918. Cenlar FSB dba Central Loan Administration & Reporting ("Cenlar") subservices the Loan on behalf of CitiMortgage.

The loan is due for the June 2020 installment, and all subsequent installments. The loan was referred for foreclosure on May 31, 2022. Our foreclosure attorneys handling this file are Tiffany and Bosco, whose telephone number is 602-255-6000. On June 16, 2023, the foreclosure proceedings were placed on hold due to the bankruptcy filing.

We have enclosed copies of the Home Equity Line of Credit Agreement and Deed of Trust that you signed at closing and a Loan History showing the activity on the account.

Please be advised that the Loan has not been satisfied. We will continue to service the Loan in accordance with its terms.

Should you have any questions regarding this matter, please contact me at 866-677-8807.

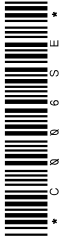
Sincerely,

Tammy L. Brach

Tammy Branch
Executive Resolution Specialist

Theya Kanagaratnam
July 11, 2023
Page 2

Enclosures





Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
IMPORTANT PRIVACY CHOICES

10/23/2023

Loan # 4774041794

4-836-BRJ07-0032169-003-000-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Rev. June 2023



FACTS	WHAT DOES CITI DO WITH YOUR PERSONAL INFORMATION?		
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">• Social Security number and income• account balances and employment information• credit history and transaction history		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citi chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Citi share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes - to offer our products and services to you		Yes	No
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes - information about your credit worthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		Yes	Yes
To limit our sharing	<ul style="list-style-type: none">• Call 1-888-214-0017- our menu will prompt you through your choices. TTY: we accept 711 or other Relay Service. <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us any time to limit our sharing.</p>		
Questions?	Call 1-888-214-0017. TTY: we accept 711 or other Relay Service.		

Page 2

Who we are	
Who is providing this notice?	This notice is provided by Citibank, N.A. for individual clients of its mortgage and home equity business in the United States, CitiMortgage, Inc. and Central Loan Administration & Reporting ("Cenlar"). CitiMortgage provides servicing on behalf of Citi affiliates, including Citibank, N.A. and Citigroup Global Markets Realty Group, Cenlar services your home equity loan on behalf of CitiMortgage, Inc.
What we do	
How does Citi protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citi collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • provide account information or give us your contact information • provide employment information or apply for a loan • give us your income information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your credit worthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Citi name; financial companies such as Citigroup Global Markets, Inc. and Banamex.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies and other financial companies.</i>
Other important information	
<p>For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. For additional information concerning our privacy policies call 1-888-214-0017. TTY: we accept 711 or other Relay Service.</p> <p>For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.</p>	

Citi acquires and uses services provided by third parties that collect and analyze customer data. This information may be used to service your accounts and for marketing purposes. For additional information about our privacy practices please go to www.citi.com/privacy.



WOLFE & WYMAN LLP

EXHIBIT "C"

Statement Date: 11/29/19
 Account Number: 4774041794
 Payment Due Date: 12/23/19
Amount Due: \$1,939.75

**IF PAYMENT IS RECEIVED AFTER 01/11/20, A \$39.68 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com
customerservice@loanadministration.com

+ 0365460 000008469 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 11/29/19
 Principal Balance as of 11/29/19 \$61,688.35
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hsc.com for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$340.55
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$57.53
Current Payment Amount Due on 12/23/19 \$718.84
 Past Due Amount \$1,220.91
Total Amount Due: \$1,939.75

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$62,325.27	\$0.00	\$0.00	\$340.55	\$0.00	\$62,665.82

Activity Since Your Last Statement (10/23/19 - 11/29/19) - To avoid additional finance charges, pay the new balance before 11/29/19

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	10/28/19	10/22/19	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$57.53	\$0.00	\$0.00
001	09/12/19	09/11/19	PAYMENT APPLIED - THANK YOU LATE CHARGE	\$650.00	\$320.76	\$308.03	\$21.21	\$0.00	\$0.00
001	08/20/19	08/19/19	PAYMENT APPLIED - THANK YOU LATE CHARGE	\$650.00	\$320.76	\$313.97	\$15.27	\$0.00	\$0.00
001	07/24/19	07/23/19	PAYMENT APPLIED - THANK YOU LATE CHARGE	\$650.00	\$645.38	\$0.00	\$4.62	\$0.00	\$0.00
001	07/23/19	07/22/19	PAYMENT APPLIED - THANK YOU LATE CHARGE	\$650.00	\$634.90	\$0.00	\$15.10	\$0.00	\$0.00
001	07/19/19	07/18/19	PAYMENT APPLIED - THANK YOU	\$650.00	\$92.04	\$557.96	\$0.00	\$0.00	\$0.00
001	07/11/19	07/11/19	LATE CHARGE ASSESSMENT LATE CHARGE	\$38.09	\$0.00	\$0.00	\$38.09	\$0.00	\$0.00
001	06/11/19	06/10/19	PAYMENT APPLIED - THANK YOU	\$700.00	\$0.00	\$700.00	\$0.00	\$0.00	\$0.00
001	06/10/19	06/10/19	LATE CHARGE ASSESSMENT LATE CHARGE	\$38.72	\$0.00	\$0.00	\$38.72	\$0.00	\$0.00

Finance Charges

Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
001	08	\$61,688.35	0.0150685	5.50000	\$74.36
001	30	\$61,688.35	0.0143836	5.25000	\$266.19

Important Messages - See Reverse Side For Additional Important Information

Total Fees Assessed This Period: \$57.53
 Total Interest Assessed This Period: \$340.55
 Total Fees Assessed Year To Date: \$113.73
 Total Interest Assessed Year To Date: \$3,360.72

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 12/23/19
 Current Payment Amount: \$718.84
 Past Due Amount: \$1,220.91
Total Amount Due: \$1,939.75
 Late Charge Amt: \$39.68
 After 01/11/20 Pay \$1,979.43

L4

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

Account Number: 4774041794
 THEYA KANAGARATNAM



Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



PO BOX 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 12/27/19
Account Number: 4774041794
Payment Due Date: 01/23/20
Amount Due: \$1,107.41

*IF PAYMENT IS RECEIVED AFTER 02/11/20, A \$34.09 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040

www.loanadministration.com
customerservice@loanadministration.com

+ 0373339 000012020 09C081 0929872 L4
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
OAKLAND, CA 94606

Account Information
Available Credit \$0
Credit Limit \$100,000
Statement Closing Date 12/27/19
Principal Balance as of 12/27/19 \$61,207.86
Escrow Balance \$0.00
Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hsc.com for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$247.33
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$57.53
Current Payment Amount Due on 01/23/20 \$625.62
Past Due Amount \$481.79
Total Amount Due: \$1,107.41

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$62,665.82	\$0.00	\$1,400.00	\$246.90	\$0.00	\$61,512.72

Activity Since Your Last Statement (11/30/19 - 12/27/19) - To avoid additional finance charges, pay the new balance before 12/27/19

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges	Escrow/ Other	Optional Insurance
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$179.09	\$0.00	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$179.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$180.79	\$340.12	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$520.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	12/05/19	PAYMENT APPLIED - THANK YOU	\$78.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	12/05/19	PAYMENT APPLIED - THANK YOU	\$621.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	11/05/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$78.71	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	11/05/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$41.90	\$579.39	\$0.00	\$0.00	\$0.00
001	10/28/19	10/28/19	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$57.53	\$0.00	\$0.00

Finance Charges

Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
001	16	\$61,567.74	0.0143836	5.25000	\$141.69
001	12	\$61,207.86	0.0143836	5.25000	\$105.64

Important Messages - See Reverse Side For Additional Important Information

Total Fees Assessed This Period: \$57.53
Total Interest Assessed This Period: \$246.90

Total Fees Assessed Year To Date: \$113.73
Total Interest Assessed Year To Date: \$3,607.62

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 01/23/20
Current Payment Amount: \$625.62
Past Due Amount: \$481.79
Total Amount Due: \$1,107.41
Late Charge Amt: \$34.09
After 02/11/20 Pay \$1,141.50

L4

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040

Account Number: 4774041794
THEYA KANAGARATNAM



0300000477404179400L4KW72000000110741000001107410000011074100000003409

Important Information

Please Read Carefully

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1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

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IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 01/29/20
 Account Number: 4774041794
 Payment Due Date: 02/23/20
Amount Due: \$1,746.93

*IF PAYMENT IS RECEIVED AFTER 03/13/20, A \$36.64 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com
customerservice@loanadministration.com

+ 0363549 000003685 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 01/29/20
 Principal Balance as of 01/29/20 \$61,207.86
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hsc.com for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$289.83
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$86.46
Current Payment Amount Due on 02/23/20 \$697.05
 Past Due Amount \$1,049.88
Total Amount Due: \$1,746.93

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$61,512.72	\$28.93	\$0.00	\$289.83	\$0.00	\$61,831.48

Activity Since Your Last Statement (12/28/19 - 01/29/20) - To avoid additional finance charges, pay the new balance before 01/29/20

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	01/13/20	01/13/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$28.93	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$179.09	\$0.00	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$179.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$180.79	\$340.12	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$520.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	12/05/19	PAYMENT APPLIED - THANK YOU	\$78.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	12/05/19	PAYMENT APPLIED - THANK YOU	\$621.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	11/05/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$78.71	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	11/05/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$41.90	\$579.39	\$0.00	\$0.00	\$0.00
001	10/28/19	10/28/19	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$57.53	\$0.00	\$0.00
001	09/12/19	09/11/19	PAYMENT APPLIED - THANK YOU LATE CHARGE	\$650.00	\$320.76	\$308.03	\$21.21	\$0.00	\$0.00
001	08/20/19	08/19/19	PAYMENT APPLIED - THANK YOU LATE CHARGE	\$650.00	\$320.76	\$313.97	\$15.27	\$0.00	\$0.00

Finance Charges

Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
001	04	\$61,207.86	0.0143836	5.25000	\$35.22
001	29	\$61,207.86	0.0143443	5.25000	\$254.61

Important Messages - See Reverse Side For Additional Important Information

Total Fees Assessed This Period: \$86.46
 Total Interest Assessed This Period: \$289.83

Total Fees Assessed Year To Date: \$28.93
 Total Interest Assessed Year To Date: \$289.83

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 02/23/20
 Current Payment Amount: \$697.05
 Past Due Amount: \$1,049.88
Total Amount Due: \$1,746.93
 Late Charge Amt: \$36.64
 After 03/13/20 Pay \$1,783.57

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



Important Information

Please Read Carefully

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2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

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For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



PO BOX 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 02/28/20
Account Number: 4774041794
Payment Due Date: 03/23/20
Amount Due: \$1,530.37

*IF PAYMENT IS RECEIVED AFTER 04/11/20, A \$35.01 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0392900 000011449 09C081 0929872 L4
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
OAKLAND, CA 94606

Account Information
Available Credit \$0
Credit Limit \$100,000
Statement Closing Date 02/28/20
Principal Balance as of 02/28/20 \$60,945.02
Escrow Balance \$0.00
Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsga/sfh/hcc.hsc.com for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$262.68
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$86.46
Current Payment Amount Due on 03/23/20 \$669.90
Past Due Amount \$860.47
Total Amount Due: \$1,530.37

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$61,831.48	\$0.00	\$800.00	\$262.68	\$0.00	\$61,294.16

Activity Since Your Last Statement (01/30/20 - 02/28/20) - To avoid additional finance charges, pay the new balance before 02/28/20

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges	Escrow/ Other	Optional Insurance
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$262.84	\$54.94	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$317.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$482.22	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$482.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/13/20	01/13/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$28.93	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$179.09	\$0.00	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$179.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$180.79	\$340.12	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$520.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	12/05/19	PAYMENT APPLIED - THANK YOU	\$78.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	12/05/19	PAYMENT APPLIED - THANK YOU	\$621.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	11/05/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$78.71	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	11/05/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$41.90	\$579.39	\$0.00	\$0.00	\$0.00
001	10/28/19	10/28/19	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$57.53	\$0.00	\$0.00
001	09/12/19	09/11/19	PAYMENT APPLIED - THANK YOU LATE CHARGE	\$650.00	\$320.76	\$308.03	\$21.21	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	11	\$61,207.86	0.0143443	5.25000	\$96.58
	001	19	\$60,945.02	0.0143443	5.25000	\$166.10

Important Messages - See Reverse Side For Additional Important Information

Total Fees Assessed This Period: \$86.46
Total Interest Assessed This Period: \$262.68

Total Fees Assessed Year To Date: \$28.93
Total Interest Assessed Year To Date: \$552.51

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 03/23/20
Current Payment Amount: \$669.90
Past Due Amount: \$860.47
Total Amount Due: \$1,530.37
Late Charge Amt: \$35.01
After 04/11/20 Pay \$1,565.38

Account Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040



Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

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Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



PO BOX 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 03/27/20
Account Number: 4774041794
Payment Due Date: 04/23/20
Amount Due: \$1,456.88

*IF PAYMENT IS RECEIVED AFTER 05/12/20, A \$31.59 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0401564 000012268 09C082 0929873 L4
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
OAKLAND, CA 94606

Account Information

Available Credit \$0
Credit Limit \$100,000
Statement Closing Date 03/27/20
Principal Balance as of 03/27/20 \$60,607.70
Escrow Balance \$0.00
Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc.hsc.com for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$205.75
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$86.46
Current Payment Amount Due on 04/23/20 \$612.97
Past Due Amount \$843.91
Total Amount Due: \$1,456.88

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$61,294.16	\$0.00	\$600.00	\$205.75	\$0.00	\$60,899.91

Activity Since Your Last Statement (02/29/20 - 03/27/20) - To avoid additional finance charges, pay the new balance before 03/27/20

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$337.32	\$12.37	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$349.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$250.31	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$250.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$262.84	\$54.94	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$317.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$482.22	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$482.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/13/20	01/13/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$28.93	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$179.09	\$0.00	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$179.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$180.79	\$340.12	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$520.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	12/05/19	PAYMENT APPLIED - THANK YOU	\$78.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	12/05/19	PAYMENT APPLIED - THANK YOU	\$621.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	11/05/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$78.71	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	11/05/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$41.90	\$579.39	\$0.00	\$0.00	\$0.00
001	10/28/19	10/28/19	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$57.53	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	04	\$60,945.02	0.0143443	5.25000	\$34.97
	001	05	\$60,945.02	0.0129781	4.75000	\$39.55
	001	08	\$60,607.70	0.0129781	4.75000	\$62.92

Important Messages - See Reverse Side For Additional Important Information

Total Fees Assessed This Period: \$86.46
Total Interest Assessed This Period: \$205.75

Total Fees Assessed Year To Date: \$28.93
Total Interest Assessed Year To Date: \$758.26

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 04/23/20
Current Payment Amount: \$612.97
Past Due Amount: \$843.91
Total Amount Due: \$1,456.88
Late Charge Amt: \$31.59
After 05/12/20 Pay \$1,488.47

Account Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040



Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

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For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

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If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

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Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



PO BOX 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 04/29/20
Account Number: 4774041794
Payment Due Date: 05/23/20
Amount Due: \$2,017.58

*IF PAYMENT IS RECEIVED AFTER 06/11/20, A \$31.54 LATE CHARGE WILL BE ASSESSED

+ 0411413 000003629 09C081 0929872 L4
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055



Mail Payments To: CENTRAL LOAN ADMINISTRATION &
REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040

www.loanadministration.com

Property Address: 2316 LAKESHORE AV 16, 16
OAKLAND, CA 94606

Account Information

Available Credit \$0
Credit Limit \$100,000
Statement Closing Date 04/29/20
Principal Balance as of 04/29/20 \$60,607.70
Escrow Balance \$0.00
Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hsc.com for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$204.93
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$121.47
Current Payment Amount Due on 05/23/20 \$647.16
Past Due Amount \$1,370.42
Total Amount Due: \$2,017.58

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$60,899.91	\$35.01	\$0.00	\$204.93	\$0.00	\$61,139.85

Activity Since Your Last Statement (03/28/20 - 04/29/20) - To avoid additional finance charges, pay the new balance before 04/29/20

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	04/13/20	04/13/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$35.01	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$337.32	\$12.37	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$349.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$250.31	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$250.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$262.84	\$54.94	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$317.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$482.22	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$482.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/13/20	01/13/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$28.93	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$179.09	\$0.00	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$179.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$180.79	\$340.12	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$520.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	12/05/19	PAYMENT APPLIED - THANK YOU	\$78.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	12/05/19	PAYMENT APPLIED - THANK YOU	\$621.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	11/05/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$78.71	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	11/05/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$41.90	\$579.39	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	33	\$60,607.70	0.0102459	3.75000	\$204.93

Important Messages - See Reverse Side For Additional Important Information

Total Fees Assessed This Period: \$121.47
Total Interest Assessed This Period: \$204.93

Total Fees Assessed Year To Date: \$63.94
Total Interest Assessed Year To Date: \$963.19

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 05/23/20
Current Payment Amount: \$647.16
Past Due Amount: \$1,370.42
Total Amount Due: \$2,017.58
Late Charge Amt: \$31.54
After 06/11/20 Pay \$2,049.12

Account Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040



Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 05/29/20
 Account Number: 4774041794
 Payment Due Date: 06/23/20
Amount Due: \$1,355.33

*IF PAYMENT IS RECEIVED AFTER 07/12/20, A \$30.37 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0419993 000008064 09C082 0929873 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 05/29/20
 Principal Balance as of 05/29/20 \$59,818.38
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsga/sfh/hcc.hsc.com for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$185.40
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$153.06
Current Payment Amount Due on 06/23/20 \$659.22
 Past Due Amount \$696.11
Total Amount Due: \$1,355.33

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$61,139.85	\$31.59	\$1,200.00	\$185.40	\$0.00	\$60,156.84

Activity Since Your Last Statement (04/30/20 - 05/29/20) - To avoid additional finance charges, pay the new balance before 05/29/20

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges	Other Fees	Escrow/Other	Optional Insurance
001	05/26/20	05/26/20	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$105.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$355.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$355.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$433.66	\$149.78	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$583.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$260.90	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$260.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/20	05/12/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.59	\$0.00	\$0.00	\$0.00
001	04/13/20	04/13/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$35.01	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$337.32	\$12.37	\$0.00	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$349.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$250.31	\$0.00	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$250.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$262.84	\$54.94	\$0.00	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$317.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$482.22	\$0.00	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$482.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/13/20	01/13/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$28.93	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$179.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$179.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$180.79	\$340.12	\$0.00	\$0.00	\$0.00	\$0.00
001	12/16/19	12/16/19	PAYMENT APPLIED - THANK YOU	\$520.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	12/05/19	PAYMENT APPLIED - THANK YOU	\$78.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	12/05/19	PAYMENT APPLIED - THANK YOU	\$621.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/05/19	11/05/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$78.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Important Messages - See Reverse Side For Additional Important Information

Total Fees Assessed This Period: \$153.06
 Total Interest Assessed This Period: \$185.40

Total Fees Assessed Year To Date: \$95.53
 Total Interest Assessed Year To Date: \$1,148.59

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 06/23/20
 Current Payment Amount: \$659.22
 Past Due Amount: \$696.11
Total Amount Due: \$1,355.33
 Late Charge Amt: \$30.37
 After 07/12/20 Pay \$1,385.70

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

Account Number: 4774041794
 THEYA KANAGARATNAM



0300000477404179400L4KW2000000135533000001355330000013553300000003037

Important Information

Please Read Carefully

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3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

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We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

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IMPORTANT BANKRUPTCY INFORMATION

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Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Activity Since Your Last Statement (04/30/20 - 05/29/20) - To avoid additional finance charges, pay the new balance before 05/29/20

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	12/05/19	11/05/19	PAYMENT APPLIED - THANK YOU	\$0.00	\$41.90	\$579.39	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	19	\$60,607.70	0.0102459	3.75000	\$117.98
	001	11	\$59,818.38	0.0102459	3.75000	\$67.42



Statement Date: 06/29/20
 Account Number: 4774041794
 Payment Due Date: 07/23/20
Amount Due: \$1,897.63

*IF PAYMENT IS RECEIVED AFTER 08/11/20, A \$30.65 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0428068 000003545 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 06/29/20
 Principal Balance as of 06/29/20 \$59,818.38
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$190.00
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$184.60
Current Payment Amount Due on 07/23/20 \$695.36
 Past Due Amount \$1,202.27
Total Amount Due: \$1,897.63

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$60,156.84	\$31.54	\$0.00	\$190.00	\$0.00	\$60,378.38

Activity Since Your Last Statement (05/30/20 - 06/29/20) - To avoid additional finance charges, pay the new balance before 06/29/20

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	06/11/20	06/11/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.54	\$0.00	\$0.00
001	06/01/20	06/01/20		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/26/20	05/26/20	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$105.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$355.66	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$355.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$433.66	\$149.78	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$583.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$260.90	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$260.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/20	05/12/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.59	\$0.00	\$0.00
001	04/13/20	04/13/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$35.01	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$337.32	\$12.37	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$349.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$250.31	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$250.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$262.84	\$54.94	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$317.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$482.22	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$482.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/13/20	01/13/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$28.93	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	31	\$59,818.38	0.0102459	3.75000	\$190.00

Important Messages - See Reverse Side For Additional Important Information

Total Fees Assessed This Period: \$184.60
 Total Interest Assessed This Period: \$190.00

Total Fees Assessed Year To Date: \$127.07
 Total Interest Assessed Year To Date: \$1,338.59

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 07/23/20
 Current Payment Amount: \$695.36
 Past Due Amount: \$1,202.27
Total Amount Due: \$1,897.63
 Late Charge Amt: \$30.65
 After 08/11/20 Pay \$1,928.28

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 07/29/20
 Account Number: 4774041794
 Payment Due Date: 08/23/20
Amount Due: \$1,400.40

*IF PAYMENT IS RECEIVED AFTER 09/11/20, A \$30.17 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0436999 000003838 09C082 0929873 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information

Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 07/29/20
 Principal Balance as of 07/29/20 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$182.01
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$184.60
Current Payment Amount Due on 08/23/20 \$687.37
 Past Due Amount \$713.03
Total Amount Due: \$1,400.40

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$60,378.38	\$0.00	\$1,000.00	\$182.01	\$0.00	\$59,560.39

Activity Since Your Last Statement (06/30/20 - 07/29/20) - To avoid additional finance charges, pay the new balance before 07/29/20

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges	Escrow/ Other	Optional Insurance
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$303.46	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$303.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$321.14	\$204.55	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$525.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$170.85	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$170.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	06/11/20	06/11/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.54	\$0.00	\$0.00
001	06/01/20	06/01/20		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/26/20	05/26/20	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$105.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$355.66	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$355.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$433.66	\$149.78	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$583.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$260.90	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$260.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/20	05/12/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.59	\$0.00	\$0.00
001	04/13/20	04/13/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$35.01	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$337.32	\$12.37	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$349.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$250.31	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$250.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$262.84	\$54.94	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$317.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$482.22	\$0.00	\$0.00	\$0.00
001	02/10/20	02/10/20	PAYMENT APPLIED - THANK YOU	\$482.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Important Messages - See Reverse Side For Additional Important Information

Total Fees Assessed This Period: \$184.60
 Total Interest Assessed This Period: \$182.01

Total Fees Assessed Year To Date: \$127.07
 Total Interest Assessed Year To Date: \$1,520.60

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 08/23/20
 Current Payment Amount: \$687.37
 Past Due Amount: \$713.03
Total Amount Due: \$1,400.40
 Late Charge Amt: \$30.17
 After 09/11/20 Pay \$1,430.57

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

Account Number: 4774041794
 THEYA KANAGARATNAM



Important Information

Please Read Carefully

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1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

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Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	01	\$59,818.38	0.0102459	3.75000	\$6.13
	001	29	\$59,193.78	0.0102459	3.75000	\$175.88



Statement Date: 08/28/20
 Account Number: 4774041794
 Payment Due Date: 09/23/20
Amount Due: \$1,903.11

*IF PAYMENT IS RECEIVED AFTER 10/12/20, A \$30.16 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0446155 000010651 09C082 0929873 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 08/28/20
 Principal Balance as of 08/28/20 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$181.95
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$184.60
Current Payment Amount Due on 09/23/20 \$687.31
 Past Due Amount \$1,215.80
Total Amount Due: \$1,903.11

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$59,560.39	\$0.00	\$0.00	\$181.95	\$0.00	\$59,742.34

Activity Since Your Last Statement (07/30/20 - 08/28/20) - To avoid additional finance charges, pay the new balance before 08/28/20

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	08/10/20	08/10/20	CORPORATE ADVANCE RECOVERY (756) BROKER PRICE OPL	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$303.46	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$303.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$321.14	\$204.55	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$525.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$170.85	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$170.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	06/11/20	06/11/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.54	\$0.00	\$0.00
001	06/01/20	06/01/20		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/26/20	05/26/20	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$105.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$355.66	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$355.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$433.66	\$149.78	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$583.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$260.90	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$260.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/20	05/12/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.59	\$0.00	\$0.00
001	04/13/20	04/13/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$35.01	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$337.32	\$12.37	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$349.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$250.31	\$0.00	\$0.00	\$0.00
001	03/09/20	03/09/20	PAYMENT APPLIED - THANK YOU	\$250.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

****Delinquency Notice****

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 06/23/2020 you are 66 days delinquent on your mortgage loan. You accepted a Forbearance. Please refer to your documentation. This Loan Statement is for **INFORMATIONAL PURPOSES ONLY** and may not reflect your current agreed upon terms.

If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.

Recent Account History

*Payment due 03/23/2020: Fully paid on 05/19/2020

*Payment due 04/23/2020: Fully paid on 07/01/2020

Current Payment due 09/23/20: \$687.31

*Payment due 05/23/2020: Fully paid on 07/01/2020

*Payment due 06/23/2020: Unpaid balance of \$202.70

*Payment due 07/23/2020: Unpaid balance of \$510.76

*Payment due 08/23/2020: Unpaid balance of \$502.77

***Total: \$1,903.11 due. You must pay this amount to bring your loan current.**

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 09/23/20
 Current Payment Amount: \$687.31
 Past Due Amount: \$1,215.80
Total Amount Due: \$1,903.11
 Late Charge Amt: \$30.16
 After 10/12/20 Pay \$1,933.27

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



Account Number: 4774041794
 THEYA KANAGARATNAM

Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 09/29/20
 Account Number: 4774041794
 Payment Due Date: 10/23/20
Amount Due: \$2,417.94

**IF PAYMENT IS RECEIVED AFTER 11/11/20, A \$30.89 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0455012 000003371 09CWB1 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 09/29/20
 Principal Balance as of 09/29/20 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$194.07
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$184.60
Current Payment Amount Due on 10/23/20 \$699.43
 Past Due Amount \$1,718.51
Total Amount Due: \$2,417.94

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$59,742.34	\$0.00	\$0.00	\$194.07	\$0.00	\$59,936.41

Activity Since Your Last Statement (08/29/20 - 09/29/20) - To avoid additional finance charges, pay the new balance before 09/29/20

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	08/10/20	08/10/20	CORPORATE ADVANCE RECOVERY (756) BROKER PRICE OPL	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$303.46	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$303.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$321.14	\$204.55	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$525.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$170.85	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$170.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	06/11/20	06/11/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.54	\$0.00	\$0.00
001	06/01/20	06/01/20		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/26/20	05/26/20	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$105.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$355.66	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$355.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$433.66	\$149.78	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$583.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$260.90	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$260.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/20	05/12/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.59	\$0.00	\$0.00
001	04/13/20	04/13/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$35.01	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	32	\$59,193.78	0.0102459	3.75000	\$194.07

****Delinquency Notice****

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 06/23/2020 you are 98 days delinquent on your mortgage loan. You accepted a Forbearance. Please refer to your documentation. This Loan Statement is for **INFORMATIONAL PURPOSES ONLY** and may not reflect your current agreed upon terms.

If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.

Recent Account History

*Payment due 04/23/2020: Fully paid on 07/01/2020

*Payment due 05/23/2020: Fully paid on 07/01/2020

Current Payment due 10/23/20: \$699.43

*Payment due 06/23/20: Unpaid balance of \$202.70

*Payment due 07/23/20: Unpaid balance of \$510.76

*Payment due 08/23/20: Unpaid balance of \$502.77

*Payment due 09/23/20: Unpaid balance of \$502.71

***Total: \$2,417.94 due. You must pay this amount to bring your loan current.**

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 10/23/20
 Current Payment Amount: \$699.43
 Past Due Amount: \$1,718.51
Total Amount Due: \$2,417.94
 Late Charge Amt: \$30.89
 After 11/11/20 Pay \$2,448.83

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



PO BOX 77404
 Ewing, NJ 08628
 Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 10/29/20
 Account Number: 4774041794
 Payment Due Date: 11/23/20
Amount Due: \$2,920.65

***IF PAYMENT IS RECEIVED AFTER 12/12/20, A \$30.16 LATE CHARGE WILL BE ASSESSED**

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0463852 000003337 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 10/29/20
 Principal Balance as of 10/29/20 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$181.95
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$184.60
Current Payment Amount Due on 11/23/20 \$687.31
 Past Due Amount \$2,233.34
Total Amount Due: \$2,920.65

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$59,936.41	\$0.00	\$0.00	\$181.95	\$0.00	\$60,118.36

Activity Since Your Last Statement (09/30/20 - 10/29/20) - To avoid additional finance charges, pay the new balance before 10/29/20

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	08/10/20	08/10/20	CORPORATE ADVANCE RECOVERY (756) BROKER PRICE OPL	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$303.46	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$303.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$321.14	\$204.55	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$525.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$170.85	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$170.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	06/11/20	06/11/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.54	\$0.00	\$0.00
001	06/01/20	06/01/20		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/26/20	05/26/20	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$105.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$355.66	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$355.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$433.66	\$149.78	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$583.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$260.90	\$0.00	\$0.00	\$0.00
001	05/19/20	05/19/20	PAYMENT APPLIED - THANK YOU	\$260.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/20	05/12/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.59	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	30	\$59,193.78	0.0102459	3.75000	\$181.95

****Delinquency Notice****

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 06/23/2020 you are 128 days delinquent on your mortgage loan.

If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.

Recent Account History

*Payment due 05/23/2020: Fully paid on 07/01/2020

*Payment due 06/23/20: Unpaid balance of \$202.70

Current Payment due 11/23/20: \$687.31

*Payment due 07/23/20: Unpaid balance of \$510.76

*Payment due 08/23/20: Unpaid balance of \$502.77

*Payment due 09/23/20: Unpaid balance of \$502.71

*Payment due 10/23/20: Unpaid balance of \$514.83

***Total: \$2,920.65 due. You must pay this amount to bring your loan current.**

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 11/23/20
 Current Payment Amount: \$687.31
 Past Due Amount: \$2,233.34
Total Amount Due: \$2,920.65
 Late Charge Amt: \$30.16
 After 12/12/20 Pay \$2,950.81

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



0300000477404179400L4K72000000292065000002920650000029206500000003016

Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



PO BOX 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 11/27/20
Account Number: 4774041794
Payment Due Date: 12/23/20
Amount Due: \$3,417.30

*IF PAYMENT IS RECEIVED AFTER 01/11/21, A \$29.80 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0471943 000009937 09C081 0929872 L4
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
OAKLAND, CA 94606

Account Information
Available Credit \$0
Credit Limit \$100,000
Statement Closing Date 11/27/20
Principal Balance as of 11/27/20 \$59,193.78
Escrow Balance \$0.00
Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$175.89
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$184.60
Current Payment Amount Due on 12/23/20 \$681.25
Past Due Amount \$2,736.05
Total Amount Due: \$3,417.30

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$60,118.36	\$0.00	\$0.00	\$175.89	\$0.00	\$60,294.25

Activity Since Your Last Statement (10/30/20 - 11/27/20) - To avoid additional finance charges, pay the new balance before 11/27/20

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	08/10/20	08/10/20	CORPORATE ADVANCE RECOVERY (756) BROKER PRICE OPL	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$303.46	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$303.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$321.14	\$204.55	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$525.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$170.85	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$170.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	06/11/20	06/11/20	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.54	\$0.00	\$0.00
001	06/01/20	06/01/20		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	29	\$59,193.78	0.0102459	3.75000	\$175.89

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$184.60
Total Interest Assessed This Period: \$175.89
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$127.07
Total Interest Assessed Year To Date: \$2,254.46

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 12/23/20
Current Payment Amount: \$681.25
Past Due Amount: \$2,736.05
Total Amount Due: \$3,417.30
Late Charge Amt: \$29.80
After 01/11/21 Pay \$3,447.10

Account Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040



Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



PO BOX 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 12/29/20
Account Number: 4774041794
Payment Due Date: 01/23/21
Amount Due: \$3,932.13

*IF PAYMENT IS RECEIVED AFTER 02/11/21, A \$30.89 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0481584 000003211 09C081 0929872 L4
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
OAKLAND, CA 94606

Account Information
Available Credit \$0
Credit Limit \$100,000
Statement Closing Date 12/29/20
Principal Balance as of 12/29/20 \$59,193.78
Escrow Balance \$0.00
Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$194.07
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$184.60
Current Payment Amount Due on 01/23/21 \$699.43
Past Due Amount \$3,232.70
Total Amount Due: \$3,932.13

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$60,294.25	\$0.00	\$0.00	\$194.07	\$0.00	\$60,488.32

Activity Since Your Last Statement (11/28/20 - 12/29/20) - To avoid additional finance charges, pay the new balance before 12/29/20

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	08/10/20	08/10/20	CORPORATE ADVANCE RECOVERY (756) BROKER PRICE OPL	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$303.46	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$303.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$321.14	\$204.55	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$525.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$0.00	\$0.00	\$170.85	\$0.00	\$0.00	\$0.00
001	07/01/20	07/01/20	PAYMENT APPLIED - THANK YOU	\$170.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	32	\$59,193.78	0.0102459	3.75000	\$194.07

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$184.60
Total Interest Assessed This Period: \$194.07
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$127.07
Total Interest Assessed Year To Date: \$2,448.53

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 01/23/21
Current Payment Amount: \$699.43
Past Due Amount: \$3,232.70
Total Amount Due: \$3,932.13
Late Charge Amt: \$30.89
After 02/11/21 Pay \$3,963.02

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040

Account Number: 4774041794
THEYA KANAGARATNAM



Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

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- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

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Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 01/29/21
 Account Number: 4774041794
 Payment Due Date: 02/23/21
Amount Due: \$4,441.39

*IF PAYMENT IS RECEIVED AFTER 03/14/21, A \$30.56 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0491922 000006467 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 01/29/21
 Principal Balance as of 01/29/21 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$188.50
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$184.60
Current Payment Amount Due on 02/23/21 \$693.86
 Past Due Amount \$3,747.53
Total Amount Due: \$4,441.39

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$60,488.32	\$0.00	\$0.00	\$188.50	\$0.00	\$60,676.82

Activity Since Your Last Statement (12/30/20 - 01/29/21) - To avoid additional finance charges, pay the new balance before 01/29/21

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	08/10/20	08/10/20	CORPORATE ADVANCE RECOVERY (766) BROKER PRICE OPL	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	02	\$59,193.78	0.0102459	3.75000	\$12.13
	001	29	\$59,193.78	0.0102740	3.75000	\$176.37

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$184.60
 Total Interest Assessed This Period: \$188.50
 Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$0.00
 Total Interest Assessed Year To Date: \$188.50

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 02/23/21
 Current Payment Amount: \$693.86
 Past Due Amount: \$3,747.53
Total Amount Due: \$4,441.39
 Late Charge Amt: \$30.56
 After 03/14/21 Pay \$4,471.95

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



Important Information

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- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

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Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 02/26/21
 Account Number: 4774041794
 Payment Due Date: 03/23/21
Amount Due: \$4,932.43

*IF PAYMENT IS RECEIVED AFTER 04/11/21, A \$29.46 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0500948 000015659 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 02/26/21
 Principal Balance as of 02/26/21 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$170.28
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$184.60
Current Payment Amount Due on 03/23/21 \$675.64
 Past Due Amount \$4,256.79
Total Amount Due: \$4,932.43

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$60,676.82	\$0.00	\$0.00	\$170.28	\$0.00	\$60,847.10

Activity Since Your Last Statement (01/30/21 - 02/26/21) - To avoid additional finance charges, pay the new balance before 02/26/21

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	02/22/21	02/22/21	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/03/21	02/03/21		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	28	\$59,193.78	0.0102740	3.75000	\$170.28

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*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$184.60
 Total Interest Assessed This Period: \$170.28
 Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$0.00
 Total Interest Assessed Year To Date: \$358.78

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 03/23/21
 Current Payment Amount: \$675.64
 Past Due Amount: \$4,256.79
Total Amount Due: \$4,932.43
 Late Charge Amt: \$29.46
 After 04/11/21 Pay \$4,961.89

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



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- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

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Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



PO BOX 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 03/29/21
Account Number: 4774041794
Payment Due Date: 04/23/21
Amount Due: \$5,472.28

*IF PAYMENT IS RECEIVED AFTER 05/12/21, A \$30.56 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0526600 000003063 09C081 0929872 L4
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
OAKLAND, CA 94606

Account Information
Available Credit \$0
Credit Limit \$100,000
Statement Closing Date 03/29/21
Principal Balance as of 03/29/21 \$59,193.78
Escrow Balance \$0.00
Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$188.53
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$215.16
Current Payment Amount Due on 04/23/21 \$724.45
Past Due Amount \$4,747.83
Total Amount Due: \$5,472.28

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$60,847.10	\$30.56	\$0.00	\$188.53	\$0.00	\$61,066.19

Activity Since Your Last Statement (02/27/21 - 03/29/21) - To avoid additional finance charges, pay the new balance before 03/29/21

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	03/15/21	03/15/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	02/22/21	02/22/21	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/03/21	02/03/21		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	31	\$59,193.78	0.0102740	3.75000	\$188.53

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$215.16
Total Interest Assessed This Period: \$188.53
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$30.56
Total Interest Assessed Year To Date: \$547.31

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 04/23/21
Current Payment Amount: \$724.45
Past Due Amount: \$4,747.83
Total Amount Due: \$5,472.28
Late Charge Amt: \$30.56
After 05/12/21 Pay \$5,502.84

Account Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040



Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

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If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 04/29/21
 Account Number: 4774041794
 Payment Due Date: 05/23/21
Amount Due: \$6,011.03

**IF PAYMENT IS RECEIVED AFTER 06/11/21, A \$30.56 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0535998 000003007 09CWD1 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information

Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 04/29/21
 Principal Balance as of 04/29/21 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$188.53
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$244.62
Current Payment Amount Due on 05/23/21 \$753.91
 Past Due Amount \$5,257.12
Total Amount Due: \$6,011.03

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$61,066.19	\$29.46	\$0.00	\$188.53	\$0.00	\$61,284.18

Activity Since Your Last Statement (03/30/21 - 04/29/21) - To avoid additional finance charges, pay the new balance before 04/29/21

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	04/12/21	04/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.46	\$0.00	\$0.00
001	03/15/21	03/15/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	02/22/21	02/22/21	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/03/21	02/03/21		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	31	\$59,193.78	0.0102740	3.75000	\$188.53

Important Messages - See Reverse Side For Additional Important Information

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Total Fees Assessed This Period: \$244.62
 Total Interest Assessed This Period: \$188.53
 Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$60.02
 Total Interest Assessed Year To Date: \$735.84

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 05/23/21
 Current Payment Amount: \$753.91
 Past Due Amount: \$5,257.12
Total Amount Due: \$6,011.03
 Late Charge Amt: \$30.56
 After 06/11/21 Pay \$6,041.59

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



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- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

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Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



PO BOX 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 05/28/21
Account Number: 4774041794
Payment Due Date: 06/23/21
Amount Due: \$6,538.72

*IF PAYMENT IS RECEIVED AFTER 07/12/21, A \$29.83 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0544941 000008297 09C081 0929872 L4
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
OAKLAND, CA 94606

Account Information

Available Credit \$0
Credit Limit \$100,000
Statement Closing Date 05/28/21
Principal Balance as of 05/28/21 \$59,193.78
Escrow Balance \$0.00
Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$176.37
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$275.18
Current Payment Amount Due on 06/23/21 \$772.31
Past Due Amount \$5,766.41
Total Amount Due: \$6,538.72

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$61,284.18	\$30.56	\$0.00	\$176.37	\$0.00	\$61,491.11

Activity Since Your Last Statement (04/30/21 - 05/28/21) - To avoid additional finance charges, pay the new balance before 05/28/21

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	05/20/21	05/20/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/21	05/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	04/12/21	04/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.46	\$0.00	\$0.00
001	03/15/21	03/15/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	02/22/21	02/22/21	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/03/21	02/03/21		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	29	\$59,193.78	0.0102740	3.75000	\$176.37

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$275.18
Total Interest Assessed This Period: \$176.37
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$90.58
Total Interest Assessed Year To Date: \$912.21

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 06/23/21
Current Payment Amount: \$772.31
Past Due Amount: \$5,766.41
Total Amount Due: \$6,538.72
Late Charge Amt: \$29.83
After 07/12/21 Pay \$6,568.55

Account Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040



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- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

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Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 06/29/21
 Account Number: 4774041794
 Payment Due Date: 07/23/21
Amount Due: \$7,084.65

*IF PAYMENT IS RECEIVED AFTER 08/11/21, A \$30.92 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0553796 000002361 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 06/29/21
 Principal Balance as of 06/29/21 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$194.61
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$305.74
Current Payment Amount Due on 07/23/21 \$821.11
 Past Due Amount \$6,263.54
Total Amount Due: \$7,084.65

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$61,491.11	\$30.56	\$0.00	\$194.61	\$0.00	\$61,716.28

Activity Since Your Last Statement (05/29/21 - 06/29/21) - To avoid additional finance charges, pay the new balance before 06/29/21

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	06/11/21	06/11/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	05/20/21	05/20/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/21	05/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	04/12/21	04/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.46	\$0.00	\$0.00
001	03/15/21	03/15/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	02/22/21	02/22/21	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/03/21	02/03/21		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	32	\$59,193.78	0.0102740	3.75000	\$194.61

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$305.74
 Total Interest Assessed This Period: \$194.61
 Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$121.14
 Total Interest Assessed Year To Date: \$1,106.82

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 07/23/21
 Current Payment Amount: \$821.11
 Past Due Amount: \$6,263.54
Total Amount Due: \$7,084.65
 Late Charge Amt: \$30.92
 After 08/11/21 Pay \$7,115.57

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



Important Information
Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY
In Case of Errors or Questions About Your Bill

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 07/29/21
 Account Number: 4774041794
 Payment Due Date: 08/23/21
Amount Due: \$7,617.68

*IF PAYMENT IS RECEIVED AFTER 09/11/21, A \$30.19 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0563351 000002028 09CWD1 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 07/29/21
 Principal Balance as of 07/29/21 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$182.44
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$335.57
Current Payment Amount Due on 08/23/21 \$838.77
 Past Due Amount \$6,778.91
Total Amount Due: \$7,617.68

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$61,716.28	\$29.83	\$0.00	\$182.44	\$0.00	\$61,928.55

Activity Since Your Last Statement (06/30/21 - 07/29/21) - To avoid additional finance charges, pay the new balance before 07/29/21

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	07/12/21	07/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.83	\$0.00	\$0.00
001	06/11/21	06/11/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	05/20/21	05/20/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/21	05/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	04/12/21	04/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.46	\$0.00	\$0.00
001	03/15/21	03/15/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	02/22/21	02/22/21	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/03/21	02/03/21		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	30	\$59,193.78	0.0102740	3.75000	\$182.44

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$335.57
 Total Interest Assessed This Period: \$182.44
 Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$150.97
 Total Interest Assessed Year To Date: \$1,289.26

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 08/23/21
 Current Payment Amount: \$838.77
 Past Due Amount: \$6,778.91
Total Amount Due: \$7,617.68
 Late Charge Amt: \$30.19
 After 09/11/21 Pay \$7,647.87

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

Account Number: 4774041794
 THEYA KANAGARATNAM



Important Information
Please Read Carefully

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1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

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Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY
In Case of Errors or Questions About Your Bill

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 08/27/21
 Account Number: 4774041794
 Payment Due Date: 09/23/21
Amount Due: \$8,145.73

*IF PAYMENT IS RECEIVED AFTER 10/12/21, A \$29.83 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0572175 000009077 09C082 0929873 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 08/27/21
 Principal Balance as of 08/27/21 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$176.37
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$366.49
Current Payment Amount Due on 09/23/21 \$863.62
 Past Due Amount \$7,282.11
Total Amount Due: \$8,145.73

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$61,928.55	\$30.92	\$0.00	\$176.37	\$0.00	\$62,135.84

Activity Since Your Last Statement (07/30/21 - 08/27/21) - To avoid additional finance charges, pay the new balance before 08/27/21

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	08/23/21	08/23/21	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	08/11/21	08/11/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	08/11/21	08/11/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.92	\$0.00	\$0.00
001	08/06/21	08/06/21		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/12/21	07/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.83	\$0.00	\$0.00
001	06/11/21	06/11/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	05/20/21	05/20/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/21	05/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	04/12/21	04/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.46	\$0.00	\$0.00
001	03/15/21	03/15/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	29	\$59,193.78	0.0102740	3.75000	\$176.37

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$366.49
 Total Interest Assessed This Period: \$176.37
 Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$181.89
 Total Interest Assessed Year To Date: \$1,465.63

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 09/23/21
 Current Payment Amount: \$863.62
 Past Due Amount: \$7,282.11
Total Amount Due: \$8,145.73
 Late Charge Amt: \$29.83
 After 10/12/21 Pay \$8,175.56

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

Account Number: 4774041794
 THEYA KANAGARATNAM



Important Information
Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY
In Case of Errors or Questions About Your Bill

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Notice

Important Changes to the Terms of Your Account – Convertibility Feature

This Notice applies to you if you fall into one of the following categories:

- A. You have an Equity Source Account (Home Equity Line of Credit) opened with Citibank, N.A. between October 1, 2004 and July 24, 2018.
 - B. You have an Equity Source Account (Home Equity Line of Credit) opened with Citibank, N.A. before October 1, 2004 but subsequently modified - before July 24, 2018 - to add a Convertibility feature to your account.
- If you do not fall into category “A” or “B”, you can ignore the remainder of this Notice.

This Notice is to inform you of a change in the Conversion Index that will be used if you choose to convert all or a portion of your Equity Source Account (Home Equity Line of Credit) balance to a fixed rate loan. The Conversion Index referenced in either your original account agreement or in your modification agreement (adding the Convertibility feature) is as follows - the *Federal Reserve Statistical Release H.15 "Selected Interest Rates" Interest Rate Swaps (3 year)* as most recently published and available as of the effective date of the conversion of the Converted Balance to a fixed rate.

If you fall into category “A” or “B” as described above, this Notice is to advise you that the Federal Reserve is no longer publishing the Conversion Index for your account. As a result, Citibank, N.A. has chosen a comparable index as a replacement. The replacement Conversion Index for the Convertibility feature is as follows - the *Federal Reserve Statistical Release H.15 Treasury Constant Maturities (3-year)*; this Index is available on the Federal Reserve Website.

Please note - The way that your interest rate is calculated on your account is not changing. This change will only affect the Conversion Index that would be used if you exercise your option to convert all or a portion of your balance to a fixed rate, fixed term loan under the Convertibility feature.

If you have any questions about this change in the Conversion Index, please call Central Loan Administration & Reporting at 855-839-6253. TTY Services available: Dial 711 from the United States.



Statement Date: 09/29/21
 Account Number: 4774041794
 Payment Due Date: 10/23/21
Amount Due: \$8,697.37

**IF PAYMENT IS RECEIVED AFTER 11/11/21, A \$31.29 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0581240 000002754 09CWD1 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 09/29/21
 Principal Balance as of 09/29/21 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$200.69
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$396.68
Current Payment Amount Due on 10/23/21 \$918.13
 Past Due Amount \$7,779.24
Total Amount Due: \$8,697.37

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$62,135.84	\$30.19	\$0.00	\$200.69	\$0.00	\$62,366.72

Activity Since Your Last Statement (08/28/21 - 09/29/21) - To avoid additional finance charges, pay the new balance before 09/29/21

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	09/24/21	09/24/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	09/13/21	09/13/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	08/23/21	08/23/21	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	08/11/21	08/11/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	08/11/21	08/11/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.92	\$0.00	\$0.00
001	08/06/21	08/06/21		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/12/21	07/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.83	\$0.00	\$0.00
001	06/11/21	06/11/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	05/20/21	05/20/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/21	05/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	04/12/21	04/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.46	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	33	\$59,193.78	0.0102740	3.75000	\$200.69

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$396.68
Total Interest Assessed This Period: \$200.69
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$212.08
Total Interest Assessed Year To Date: \$1,666.32

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 10/23/21
 Current Payment Amount: \$918.13
 Past Due Amount: \$7,779.24
Total Amount Due: \$8,697.37
 Late Charge Amt: \$31.29
 After 11/11/21 Pay \$8,728.66

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



Important Information
Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

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Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

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If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

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- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

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IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 10/29/21
 Account Number: 4774041794
 Payment Due Date: 11/23/21
Amount Due: \$9,230.41

*IF PAYMENT IS RECEIVED AFTER 12/12/21, A \$30.19 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0590332 000006850 09CWD1 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 10/29/21
 Principal Balance as of 10/29/21 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$182.45
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$426.51
Current Payment Amount Due on 11/23/21 \$929.72
 Past Due Amount \$8,300.69
Total Amount Due: \$9,230.41

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$62,366.72	\$29.83	\$0.00	\$182.45	\$0.00	\$62,579.00

Activity Since Your Last Statement (09/30/21 - 10/29/21) - To avoid additional finance charges, pay the new balance before 10/29/21

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	10/12/21	10/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.83	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	09/24/21	09/24/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	09/13/21	09/13/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	08/23/21	08/23/21	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	08/11/21	08/11/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	08/11/21	08/11/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.92	\$0.00	\$0.00
001	08/06/21	08/06/21		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/12/21	07/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.83	\$0.00	\$0.00
001	06/11/21	06/11/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	05/20/21	05/20/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/21	05/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	30	\$59,193.78	0.0102740	3.75000	\$182.45

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$426.51
 Total Interest Assessed This Period: \$182.45
 Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$241.91
 Total Interest Assessed Year To Date: \$1,848.77

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

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 Current Payment Amount: \$929.72
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Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
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 LOS ANGELES, CA 90054-0040



Important Information

Please Read Carefully

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1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

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- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

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Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



PO BOX 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 11/29/21
Account Number: 4774041794
Payment Due Date: 12/23/21
Amount Due: \$9,770.99

**IF PAYMENT IS RECEIVED AFTER 01/11/22, A \$30.56 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0598082 000002662 09C081 0929872 L4
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
OAKLAND, CA 94606

Account Information
Available Credit \$0
Credit Limit \$100,000
Statement Closing Date 11/29/21
Principal Balance as of 11/29/21 \$59,193.78
Escrow Balance \$0.00
Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$188.53
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$457.80
Current Payment Amount Due on 12/23/21 \$967.09
Past Due Amount \$8,803.90
Total Amount Due: \$9,770.99

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$62,579.00	\$31.29	\$0.00	\$188.53	\$0.00	\$62,798.82

Activity Since Your Last Statement (10/30/21 - 11/29/21) - To avoid additional finance charges, pay the new balance before 11/29/21

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	11/12/21	11/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.29	\$0.00	\$0.00
001	11/10/21	11/10/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/12/21	10/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.83	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	09/24/21	09/24/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	09/13/21	09/13/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	08/23/21	08/23/21	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	08/11/21	08/11/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	08/11/21	08/11/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.92	\$0.00	\$0.00
001	08/06/21	08/06/21		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/12/21	07/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.83	\$0.00	\$0.00
001	06/11/21	06/11/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	31	\$59,193.78	0.0102740	3.75000	\$188.53

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$457.80
Total Interest Assessed This Period: \$188.53
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$273.20
Total Interest Assessed Year To Date: \$2,037.30

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 12/23/21
Current Payment Amount: \$967.09
Past Due Amount: \$8,803.90
Total Amount Due: \$9,770.99
Late Charge Amt: \$30.56
After 01/11/22 Pay \$9,801.55

Account Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040



Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 12/29/21
 Account Number: 4774041794
 Payment Due Date: 01/23/22
Amount Due: \$10,304.38

**IF PAYMENT IS RECEIVED AFTER 02/11/22, A \$30.19 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0606441 000002544 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 12/29/21
 Principal Balance as of 12/29/21 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$182.44
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$487.99
Current Payment Amount Due on 01/23/22 \$991.19
 Past Due Amount \$9,313.19
Total Amount Due: \$10,304.38

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$62,798.82	\$30.19	\$0.00	\$182.44	\$0.00	\$63,011.45

Activity Since Your Last Statement (11/30/21 - 12/29/21) - To avoid additional finance charges, pay the new balance before 12/29/21

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	12/16/21	12/16/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/13/21	12/13/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	11/12/21	11/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.29	\$0.00	\$0.00
001	11/10/21	11/10/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/12/21	10/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.83	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	09/24/21	09/24/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	09/13/21	09/13/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	08/23/21	08/23/21	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	08/11/21	08/11/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	08/11/21	08/11/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.92	\$0.00	\$0.00
001	08/06/21	08/06/21		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/12/21	07/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.83	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	30	\$59,193.78	0.0102740	3.75000	\$182.44

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$487.99
Total Interest Assessed This Period: \$182.44
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$303.39
Total Interest Assessed Year To Date: \$2,219.74

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 01/23/22
 Current Payment Amount: \$991.19
 Past Due Amount: \$9,313.19
Total Amount Due: \$10,304.38
 Late Charge Amt: \$30.19
 After 02/11/22 Pay \$10,334.57

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

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If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

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Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 01/28/22
 Account Number: 4774041794
 Payment Due Date: 02/23/22
Amount Due: \$10,838.15

*IF PAYMENT IS RECEIVED AFTER 03/14/22, A \$30.19 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0617048 000007043 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information

Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 01/28/22
 Principal Balance as of 01/28/22 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$182.45
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$518.55
Current Payment Amount Due on 02/23/22 \$1,021.76
 Past Due Amount \$9,816.39
Total Amount Due: \$10,838.15

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$63,011.45	\$30.56	\$0.00	\$182.45	\$0.00	\$63,224.46

Activity Since Your Last Statement (12/30/21 - 01/28/22) - To avoid additional finance charges, pay the new balance before 01/28/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	01/28/22	01/28/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/11/22	01/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	12/16/21	12/16/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/13/21	12/13/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	11/12/21	11/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.29	\$0.00	\$0.00
001	11/10/21	11/10/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/12/21	10/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.83	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	09/24/21	09/24/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	09/13/21	09/13/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	08/23/21	08/23/21	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	08/11/21	08/11/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	08/11/21	08/11/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.92	\$0.00	\$0.00
001	08/06/21	08/06/21		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	30	\$59,193.78	0.0102740	3.75000	\$182.45

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$518.55
 Total Interest Assessed This Period: \$182.45
 Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$30.56
 Total Interest Assessed Year To Date: \$182.45

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 02/23/22
 Current Payment Amount: \$1,021.76
 Past Due Amount: \$9,816.39
Total Amount Due: \$10,838.15
 Late Charge Amt: \$30.19
 After 03/14/22 Pay \$10,868.34

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



Important Information
Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY
In Case of Errors or Questions About Your Bill

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

Statement Date: 02/28/22
 Account Number: 4774041794
 Payment Due Date: 03/23/22
Amount Due: \$11,377.63

*IF PAYMENT IS RECEIVED AFTER 04/11/22, A \$30.56 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0625546 000008595 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 02/28/22
 Principal Balance as of 02/28/22 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$188.53
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$548.74
Current Payment Amount Due on 03/23/22 \$1,058.03
 Past Due Amount \$10,319.60
Total Amount Due: \$11,377.63

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$63,224.46	\$30.19	\$0.00	\$188.53	\$0.00	\$63,443.18

Activity Since Your Last Statement (01/29/22 - 02/28/22) - To avoid additional finance charges, pay the new balance before 02/28/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	02/11/22	02/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	02/08/22	02/08/22		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/04/22	02/04/22	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/28/22	01/28/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/11/22	01/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	12/16/21	12/16/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/13/21	12/13/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	11/12/21	11/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.29	\$0.00	\$0.00
001	11/10/21	11/10/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/12/21	10/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.83	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	09/24/21	09/24/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	09/13/21	09/13/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	31	\$59,193.78	0.0102740	3.75000	\$188.53

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$548.74
Total Interest Assessed This Period: \$188.53
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$60.75
Total Interest Assessed Year To Date: \$370.98

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 03/23/22
 Current Payment Amount: \$1,058.03
 Past Due Amount: \$10,319.60
Total Amount Due: \$11,377.63
 Late Charge Amt: \$30.56
 After 04/11/22 Pay \$11,408.19

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



Important Information
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Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY
In Case of Errors or Questions About Your Bill

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO BOX 77404
 Ewing, NJ 08628
 Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 03/29/22
 Account Number: 4774041794
 Payment Due Date: 04/23/22
Amount Due: \$11,910.21

**IF PAYMENT IS RECEIVED AFTER 05/12/22, A \$30.14 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0633274 000002420 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 03/29/22
 Principal Balance as of 03/29/22 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$181.63
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$578.93
Current Payment Amount Due on 04/23/22 \$1,081.32
 Past Due Amount \$10,828.89
Total Amount Due: \$11,910.21

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$63,443.18	\$30.19	\$0.00	\$181.63	\$0.00	\$63,655.00

Activity Since Your Last Statement (03/01/22 - 03/29/22) - To avoid additional finance charges, pay the new balance before 03/29/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	03/24/22	03/24/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	03/14/22	03/14/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	02/11/22	02/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	02/08/22	02/08/22		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/04/22	02/04/22	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/28/22	01/28/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/11/22	01/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	12/16/21	12/16/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/13/21	12/13/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	11/12/21	11/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.29	\$0.00	\$0.00
001	11/10/21	11/10/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/12/21	10/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$29.83	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	10/08/21	10/08/21	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	16	\$59,193.78	0.0102740	3.75000	\$97.30
	001	13	\$59,193.78	0.0109589	4.00000	\$84.33

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$578.93
Total Interest Assessed This Period: \$181.63
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$90.94
Total Interest Assessed Year To Date: \$552.61

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 04/23/22
 Current Payment Amount: \$1,081.32
 Past Due Amount: \$10,828.89
Total Amount Due: \$11,910.21
 Late Charge Amt: \$30.14
 After 05/12/22 Pay \$11,940.35

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



0300000477404179400L4KW72000001191021000011910210000119102100000003014

Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

Texas Property Owners - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*

+ 0642578 000005807 09CWD1 0929872 L4
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055



Statement Date: 04/29/22
Account Number: 4774041794
Payment Due Date: 05/23/22
Amount Due: \$12,462.63
*IF PAYMENT IS RECEIVED AFTER 06/11/22, A \$31.31 LATE CHARGE WILL BE ASSESSED

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040

www.loanadministration.com

Property Address: 2316 LAKESHORE AV 16, 16
OAKLAND, CA 94606

Account Information
Available Credit \$0
Credit Limit \$100,000
Statement Closing Date 04/29/22
Principal Balance as of 04/29/22 \$59,193.78
Escrow Balance \$0.00
Maturity Date 10/2036

Explanation of Amount Due
If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.
Principal: \$320.76
Interest: \$201.10
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$609.49
Current Payment Amount Due on 05/23/22 \$1,131.35
Past Due Amount \$11,331.28
Total Amount Due: \$12,462.63

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$63,655.00	\$30.56	\$0.00	\$201.10	\$0.00	\$63,886.66

Activity Since Your Last Statement (03/30/22 - 04/29/22) - To avoid additional finance charges, pay the new balance before 04/29/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	04/27/22	04/27/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	04/25/22	04/25/22	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	04/11/22	04/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	03/24/22	03/24/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	03/14/22	03/14/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	02/11/22	02/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	02/08/22	02/08/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/04/22	02/04/22	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/28/22	01/28/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/11/22	01/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	12/16/21	12/16/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/13/21	12/13/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	11/12/21	11/12/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$31.29	\$0.00	\$0.00
001	11/10/21	11/10/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	31	\$59,193.78	0.0109589	4.00000	\$201.10

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$609.49
Total Interest Assessed This Period: \$201.10
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$121.50
Total Interest Assessed Year To Date: \$753.71

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 05/23/22
Current Payment Amount: \$1,131.35
Past Due Amount: \$11,331.28
Total Amount Due: \$12,462.63
Late Charge Amt: \$31.31
After 06/11/22 Pay \$12,493.94

Account Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040



Important Information
Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

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2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

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Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY
In Case of Errors or Questions About Your Bill

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

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IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
 Ewing, NJ 08628
 Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 05/27/22
 Account Number: 4774041794
 Payment Due Date: 06/23/22
Amount Due: \$13,013.82

**IF PAYMENT IS RECEIVED AFTER 07/12/22, A \$31.26 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0650074 000008829 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information

Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 05/27/22
 Principal Balance as of 05/27/22 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$200.29
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$639.63
Current Payment Amount Due on 06/23/22 \$1,160.68
 Past Due Amount \$11,853.14
Total Amount Due: \$13,013.82

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$63,886.66	\$30.14	\$0.00	\$200.29	\$0.00	\$64,117.09

Activity Since Your Last Statement (04/30/22 - 05/27/22) - To avoid additional finance charges, pay the new balance before 05/27/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	05/12/22	05/12/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.14	\$0.00	\$0.00
001	04/27/22	04/27/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	04/25/22	04/25/22	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	04/11/22	04/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	03/24/22	03/24/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	03/14/22	03/14/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	02/11/22	02/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	02/08/22	02/08/22		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/04/22	02/04/22	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/28/22	01/28/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/11/22	01/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	12/16/21	12/16/21	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	12/13/21	12/13/21	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	05	\$59,193.78	0.0109589	4.00000	\$32.44
	001	23	\$59,193.78	0.0123288	4.50000	\$167.85

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$639.63
 Total Interest Assessed This Period: \$200.29
 Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$151.64
 Total Interest Assessed Year To Date: \$954.00

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 06/23/22
 Current Payment Amount: \$1,160.68
 Past Due Amount: \$11,853.14
Total Amount Due: \$13,013.82
 Late Charge Amt: \$31.26
 After 07/12/22 Pay \$13,045.08

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



Important Information

Please Read Carefully

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4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

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For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
 Ewing, NJ 08628
 Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 06/29/22
 Account Number: 4774041794
 Payment Due Date: 07/23/22
Amount Due: \$13,592.44

**IF PAYMENT IS RECEIVED AFTER 08/11/22, A \$34.72 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0657954 000002282 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information

Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 06/29/22
 Principal Balance as of 06/29/22 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$257.86
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$639.63
Current Payment Amount Due on 07/23/22 \$1,218.25
 Past Due Amount \$12,374.19
Total Amount Due: \$13,592.44

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$64,117.09	\$0.00	\$0.00	\$257.86	\$0.00	\$64,374.95

Activity Since Your Last Statement (05/28/22 - 06/29/22) - To avoid additional finance charges, pay the new balance before 06/29/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	06/10/22	06/10/22	MISC DEFAULT DISB (633)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	06/08/22	06/08/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/22	05/12/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.14	\$0.00	\$0.00
001	04/27/22	04/27/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	04/25/22	04/25/22	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	04/11/22	04/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	03/24/22	03/24/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	03/14/22	03/14/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	02/11/22	02/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	02/08/22	02/08/22		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/04/22	02/04/22	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/28/22	01/28/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	01/11/22	01/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	19	\$59,193.78	0.0123288	4.50000	\$138.66
	001	14	\$59,193.78	0.0143836	5.25000	\$119.20

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$639.63
Total Interest Assessed This Period: \$257.86
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$151.64
Total Interest Assessed Year To Date: \$1,211.86

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 07/23/22
 Current Payment Amount: \$1,218.25
 Past Due Amount: \$12,374.19
Total Amount Due: \$13,592.44
 Late Charge Amt: \$34.72
 After 08/11/22 Pay \$13,627.16

Account Number:4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



0300000477404179400L4KW72000001359244000013592440000135924400000003472

Important Information

Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08638

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

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We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 07/29/22
Account Number: 4774041794
Payment Due Date: 08/23/22
Amount Due: \$14,169.84

**IF PAYMENT IS RECEIVED AFTER 09/11/22, A \$34.64 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0667897 000005395 09C081 0929872 L4
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
OAKLAND, CA 94606

Account Information

Available Credit \$0
Credit Limit \$100,000
Statement Closing Date 07/29/22
Principal Balance as of 07/29/22 \$59,193.78
Escrow Balance \$0.00
Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$256.64
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$639.63
Current Payment Amount Due on 08/23/22 \$1,217.03
Past Due Amount \$12,952.81
Total Amount Due: \$14,169.84

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$64,374.95	\$0.00	\$0.00	\$256.64	\$0.00	\$64,631.59

Activity Since Your Last Statement (06/30/22 - 07/29/22) - To avoid additional finance charges, pay the new balance before 07/29/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges/Other Fees	Escrow/Other	Optional Insurance
001	07/07/22	07/07/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	06/10/22	06/10/22	MISC DEFAULT DISB (633)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	06/08/22	06/08/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/22	05/12/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.14	\$0.00	\$0.00
001	04/27/22	04/27/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	04/25/22	04/25/22	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	04/11/22	04/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	03/24/22	03/24/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	03/14/22	03/14/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	02/11/22	02/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00
001	02/08/22	02/08/22		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	02/04/22	02/04/22	CORPORATE ADVANCE(MISC)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	29	\$59,193.78	0.0143836	5.25000	\$246.91
	001	01	\$59,193.78	0.0164384	6.00000	\$9.73

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$639.63
Total Interest Assessed This Period: \$256.64
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$151.64
Total Interest Assessed Year To Date: \$1,468.50

Please Return this portion with your payment

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 08/23/22
Current Payment Amount: \$1,217.03
Past Due Amount: \$12,952.81
Total Amount Due: \$14,169.84
Late Charge Amt: \$34.64
After 09/11/22 Pay \$14,204.48

Account Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 54040
LOS ANGELES, CA 90054-0040



0300000477404179400L4KW72000001416984000014169840000141698400000003464

Important Information
Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618

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Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

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Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY
In Case of Errors or Questions About Your Bill

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

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Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
 Ewing, NJ 08628
 Toll Free: 855-839-6253
STATEMENT ENCLOSED

Statement Date: 08/29/22
 Account Number: 4774041794
 Payment Due Date: 09/23/22
Amount Due: \$14,792.24

**IF PAYMENT IS RECEIVED AFTER 10/12/22, A \$37.34 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: CENTRAL LOAN ADMINISTRATION &
 REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040

www.loanadministration.com

+ 0678350 000002205 09C081 0929872 L4
 THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055



Property Address: 2316 LAKESHORE AV 16, 16
 OAKLAND, CA 94606

Account Information
 Available Credit \$0
 Credit Limit \$100,000
 Statement Closing Date 08/29/22
 Principal Balance as of 08/29/22 \$59,193.78
 Escrow Balance \$0.00
 Maturity Date 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
 Interest: \$301.64
 Escrow: \$0.00
 Optional Insurance: \$0.00
 Total Fees Charged Since Last Statement \$639.63
Current Payment Amount Due on 09/23/22 \$1,262.03
 Past Due Amount \$13,530.21
Total Amount Due: \$14,792.24

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$64,631.59	\$0.00	\$0.00	\$301.64	\$0.00	\$64,933.23

Activity Since Your Last Statement (07/30/22 - 08/29/22) - To avoid additional finance charges, pay the new balance before 08/29/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges	Escrow/ Other	Optional Insurance
001	08/05/22	08/05/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	07/07/22	07/07/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	06/10/22	06/10/22	MISC DEFAULT DISB (633)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	06/08/22	06/08/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	05/12/22	05/12/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.14	\$0.00	\$0.00
001	04/27/22	04/27/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	04/25/22	04/25/22	MISC DEFAULT DISB (633) BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	04/11/22	04/11/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.56	\$0.00	\$0.00
001	03/24/22	03/24/22	PROPERTY PRESERVATION DISB(631) PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
001	03/14/22	03/14/22	LATE CHARGE	\$0.00	\$0.00	\$0.00	-\$30.19	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	31	\$59,193.78	0.0164384	6.00000	\$301.64

Important Messages - See Reverse Side For Additional Important Information

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

Total Fees Assessed This Period: \$639.63
 Total Interest Assessed This Period: \$301.64
 Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$151.64
 Total Interest Assessed Year To Date: \$1,770.14

Please Return this portion with your payment

THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND, CA 94606-1055

☐ Please check this box if your address or personal information has been updated on the reverse side of this payment coupon.

Payment Due Date: 09/23/22
 Current Payment Amount: \$1,262.03
 Past Due Amount: \$13,530.21
Total Amount Due: \$14,792.24
 Late Charge Amt: \$37.34
 After 10/12/22 Pay \$14,829.58

Account Number: 4774041794
 THEYA KANAGARATNAM

Make checks payable to:

CENTRAL LOAN ADMINISTRATION & REPORTING
 PO BOX 54040
 LOS ANGELES, CA 90054-0040



0300000477404179400L4KW720000014792240000147922400000147922400000003734

Important Information
Please Read Carefully

Payment Instructions: Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charges unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH) - We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 54040 LOS ANGELES, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statements applies, if permitted by law. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY
In Case of Errors or Questions About Your Bill

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at: PO Box 77423, Ewing, NJ 08628 as soon as possible.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. ***If your loan has an adjustable rate feature, the periodic rate(s) may vary.

Please notify us of any changes in your name, address, or marital status by completing the information below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate, if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

Borrower Signature

*Thank You
For Your Business
Throughout The
Year!*



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

1-836-79713-0001047-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 09/29/22
Account Number: 4774041794
Payment Due Date: 10/23/22
Amount Due: \$15,424.38

**IF PAYMENT IS RECEIVED AFTER 11/11/22, A \$37.93 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: Central Loan Administration &
Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618

www.loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 09/29/22
Principal Balance as of 09/29/22: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-568-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$311.38
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement: \$639.63
Current Payment Amount Due on 10/23/22: \$1,271.77
Past Due Amount: \$15,644.25
Total Amount Due: \$15,424.38

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$64,933.23	\$0.00	\$0.00	\$311.38	\$0.00	\$65,244.61

Activity Since Your Last Statement (08/30/22 to 09/29/22) - To avoid additional finance charges, pay the new balance before 09/29/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	09/12/22	09/12/22	FEE - PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$15.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	23	\$59,193.78	0.0164384%	6.00000%	\$223.81

Important Messages - See Reverse Side For Additional Important Information

***Partial/Unapplied Payments:** Any partial/unapplied payments that you make are not applied to your mortgage, but instead are held in a separate account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Total Fees Assessed This Period: \$639.63
Total Interest Assessed This Period: \$311.38
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$151.64
Total Interest Assessed Year To Date: \$2,081.52

Continued on next page

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

☐ Check this box if personal information has been completed on reverse side

Payment Due Date: 10/23/22
Current Payment: \$1,271.77
Past Due Payment: \$15,644.25
TOTAL AMOUNT NOW DUE: \$15,424.38
Late Charge Amt: \$37.93
After 11/11/22 Pay: \$15,462.31

Equity Line Payment Coupon

Loan Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618



L4

Payment Instructions:

Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charged unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH)

We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: Central Loan Administration & Reporting

ATTN: FORECLOSURE, 425 PHILLIPS BOULEVARD, EWING, NJ 08618

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. The easiest way for you to receive a payoff statement is to call 1-877-7PAYOFF (1-877-772-9633). Please have your account number, social security number, and payoff date available. The payoff statement will be available on the website within 4 hours of request and a hard copy can either be faxed or mailed to you. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at PO Box 77423, Ewing, NJ 08628 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to tba.tax@loanadministration.com

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

*Thank You
For Your Business
Throughout The
Year!*

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Account Number: 4774041794

Activity Since Your Last Statement (08/30/22 to 09/29/22) - To avoid additional finance charges, pay the new balance before 09/29/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	08/31/22	08/31/22	FEE - ATTORNEY COST	\$300.00	\$0.00	\$0.00	\$300.00	\$0.00	\$0.00
001	08/31/22	08/31/22	FEE - ATTORNEY COST	\$99.00	\$0.00	\$0.00	\$99.00	\$0.00	\$0.00
001	08/31/22	08/31/22	FEE - ATTORNEY COST	\$108.00	\$0.00	\$0.00	\$108.00	\$0.00	\$0.00
001	08/31/22	08/31/22	FEE - ATTORNEY COST	\$32.85	\$0.00	\$0.00	\$32.85	\$0.00	\$0.00
001	08/31/22	08/31/22	FEE - ATTORNEY COST	\$33.37	\$0.00	\$0.00	\$33.37	\$0.00	\$0.00
001	08/31/22	08/31/22	FEE - ATTORNEY COST	\$2.45	\$0.00	\$0.00	\$2.45	\$0.00	\$0.00
001	08/31/22	08/31/22	FEE - ATTORNEY FEES	\$395.97	\$0.00	\$0.00	\$395.97	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	8	\$59,193.78	0.0184932%	6.75000%	\$87.57



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

0-836-AJH28-0003109-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 10/28/22
Account Number: 4774041794
Payment Due Date: 11/23/22
Amount Due: \$16,062.60

**IF PAYMENT IS RECEIVED AFTER 12/12/22, A \$38.29 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: Central Loan Administration &
Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618

www.loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 10/28/22
Principal Balance as of 10/28/22: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-568-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$317.46
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement: \$639.63
Current Payment Amount Due on 11/23/22: \$1,277.85
Past Due Amount: \$16,291.39
Total Amount Due: \$16,062.60

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$65,244.61	\$0.00	\$0.00	\$317.46	\$0.00	\$65,562.07

Activity Since Your Last Statement (09/30/22 to 10/28/22) - To avoid additional finance charges, pay the new balance before 10/28/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	10/07/22	10/07/22	FEE - PROPERTY INSPECT	\$15.00	\$0.00	\$0.00	\$15.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	29	\$59,193.78	0.0184932%	6.75000%	\$317.46

Important Messages - See Reverse Side For Additional Important Information

***Partial/Unapplied Payments:** Any partial/unapplied payments that you make are not applied to your mortgage, but instead are held in a separate account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Total Fees Assessed This Period: \$639.63
Total Interest Assessed This Period: \$317.46
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$151.64
Total Interest Assessed Year To Date: \$2,398.98

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

☐ Check this box if personal information has been completed on reverse side

Payment Due Date: 11/23/22
Current Payment: \$1,277.85
Past Due Payment: \$16,291.39
TOTAL AMOUNT NOW DUE: \$16,062.60
Late Charge Amt: \$38.29
After 12/12/22 Pay: \$16,100.89

Equity Line Payment Coupon

Loan Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618



Payment Instructions:

Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charged unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH)

We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

**If you use a third party bill payer please direct the payment to: Central Loan Administration & Reporting
ATTN: FORECLOSURE, 425 PHILLIPS BOULEVARD, EWING, NJ 08618**

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. The easiest way for you to receive a payoff statement is to call 1-877-7PAYOFF (1-877-772-9633). Please have your account number, social security number, and payoff date available. The payoff statement will be available on the website within 4 hours of request and a hard copy can either be faxed or mailed to you. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at PO Box 77423, Ewing, NJ 08628 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to tba.tax@loanadministration.com

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

☐ Address Change ☐ Name Change ☐ Marriage ☐ Divorce ☐ Death

*Thank You
For Your Business
Throughout The
Year!*



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

7-836-AMC10-0001017-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 11/29/22
Account Number: 4774041794
Payment Due Date: 12/23/22
Amount Due: \$16,826.50

*IF PAYMENT IS RECEIVED AFTER 01/11/23, A \$42.23 LATE CHARGE WILL BE ASSESSED

Mail Payments To: Central Loan Administration &
Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618

www.loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 11/29/22
Principal Balance as of 11/29/22: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-568-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$383.14
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement: \$699.63
Current Payment Amount Due on 12/23/22: \$1,403.53
Past Due Amount: \$16,949.61
Total Amount Due: \$16,826.50

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$65,562.07	\$60.00	\$0.00	\$383.14	\$0.00	\$66,005.21

Activity Since Your Last Statement (10/29/22 to 11/29/22) - To avoid additional finance charges, pay the new balance before 11/29/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	11/28/22	11/28/22	PAYOFF STMT PREP FEE	\$0.00	\$0.00	\$0.00	\$30.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	5	\$59,193.78	0.0184932%	6.75000%	\$54.73

Important Messages - See Reverse Side For Additional Important Information

*Partial/Unapplied Payments: Any partial/unapplied payments that you make are not applied to your mortgage, but instead are held in a separate account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Total Fees Assessed This Period: \$699.63
Total Interest Assessed This Period: \$383.14
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$211.64
Total Interest Assessed Year To Date: \$2,782.12

Continued on next page

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

☐ Check this box if personal information has been completed on reverse side

Payment Due Date: 12/23/22
Current Payment: \$1,403.53
Past Due Payment: \$16,949.61
TOTAL AMOUNT NOW DUE: \$16,826.50
Late Charge Amt: \$42.23
After 01/11/23 Pay: \$16,868.73

Equity Line Payment Coupon

Loan Number: 4774041794

THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618



Important Information
Please Read Carefully

Payment Instructions:

Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charged unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH)

We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

**If you use a third party bill payer please direct the payment to: Central Loan Administration & Reporting
ATTN: FORECLOSURE, 425 PHILLIPS BOULEVARD, EWING, NJ 08618**

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. The easiest way for you to receive a payoff statement is to call 1-877-7PAYOFF (1-877-772-9633). Please have your account number, social security number, and payoff date available. The payoff statement will be available on the website within 4 hours of request and a hard copy can either be faxed or mailed to you. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

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In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at PO Box 77423, Ewing, NJ 08628 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to tba.tax@loanadministration.com

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

☐ Address Change ☐ Name Change ☐ Marriage ☐ Divorce ☐ Death

*Thank You
For Your Business
Throughout The
Year!*

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Account Number: 4774041794

Activity Since Your Last Statement (10/29/22 to 11/29/22) - To avoid additional finance charges, pay the new balance before 11/29/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	11/08/22	11/08/22	FEE - PROPERTY INSPECT	\$20.00	\$0.00	\$0.00	\$20.00	\$0.00	\$0.00
001	11/07/22	11/07/22	PAYOFF STMT PREP FEE	\$0.00	\$0.00	\$0.00	\$30.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	27	\$59,193.78	0.0205479%	7.50000%	\$328.41



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

0-836-AOW13-0001003-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 12/29/22
Account Number: 4774041794
Payment Due Date: 01/23/23
Amount Due: \$17,524.31

*IF PAYMENT IS RECEIVED AFTER 02/11/23, A \$41.87 LATE CHARGE WILL BE ASSESSED

Mail Payments To: Central Loan Administration &
Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618

www.loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 12/29/22
Principal Balance as of 12/29/22: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-568-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$377.05
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement: \$699.63
Current Payment Amount Due on 01/23/23: \$1,397.44
Past Due Amount: \$17,673.51
Total Amount Due: \$17,524.31

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$66,005.21	\$0.00	\$0.00	\$377.05	\$0.00	\$66,382.26

Activity Since Your Last Statement (11/30/22 to 12/29/22) - To avoid additional finance charges, pay the new balance before 12/29/22

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	12/08/22	12/08/22	FEE - PROPERTY INSPECT	\$20.00	\$0.00	\$0.00	\$20.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	15	\$59,193.78	0.0205479%	7.50000%	\$182.44

Important Messages - See Reverse Side For Additional Important Information

*Partial/Unapplied Payments: Any partial/unapplied payments that you make are not applied to your mortgage, but instead are held in a separate account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Total Fees Assessed This Period: \$699.63
Total Interest Assessed This Period: \$377.05
Total Suspense Received This Period: \$0.00
Total Fees Assessed Year To Date: \$211.64
Total Interest Assessed Year To Date: \$3,159.17

Continued on next page

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

☐ Check this box if personal information has been completed on reverse side

Payment Due Date: 01/23/23
Current Payment: \$1,397.44
Past Due Payment: \$17,673.51
TOTAL AMOUNT NOW DUE: \$17,524.31
Late Charge Amt: \$41.87
After 02/11/23 Pay: \$17,566.18

Equity Line Payment Coupon

Loan Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618



Important Information
Please Read Carefully

Payment Instructions:

Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charged unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH)

We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

**If you use a third party bill payer please direct the payment to: Central Loan Administration & Reporting
ATTN: FORECLOSURE, 425 PHILLIPS BOULEVARD, EWING, NJ 08618**

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. The easiest way for you to receive a payoff statement is to call 1-877-7PAYOFF (1-877-772-9633). Please have your account number, social security number, and payoff date available. The payoff statement will be available on the website within 4 hours of request and a hard copy can either be faxed or mailed to you. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

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In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at PO Box 77423, Ewing, NJ 08628 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to tba.tax@loanadministration.com

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

*Thank You
For Your Business
Throughout The
Year!*

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Account Number: 4774041794

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	15	\$59,193.78	0.0219178%	8.00000%	\$194.61



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

8-836-ARS37-0003235-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 01/27/23
Account Number: 4774041794
Payment Due Date: 02/23/23
Amount Due: \$18,221.32

*IF PAYMENT IS RECEIVED AFTER 03/14/23, A \$41.82 LATE CHARGE WILL BE ASSESSED

Mail Payments To: Central Loan Administration &
Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618

www.loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 01/27/23
Principal Balance as of 01/27/23: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-568-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$376.25
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement: \$699.63
Current Payment Amount Due on 02/23/23: \$1,396.64
Past Due Amount: \$18,391.32
Total Amount Due: \$18,221.32

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$66,382.26	\$0.00	\$0.00	\$376.25	\$0.00	\$66,758.51

Activity Since Your Last Statement (12/30/22 to 01/27/23) - To avoid additional finance charges, pay the new balance before 01/27/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	01/19/23	01/19/23	FEE - PROPERTY INSPECT	\$20.00	\$0.00	\$0.00	\$20.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	29	\$59,193.78	0.0219178%	8.00000%	\$376.25

Important Messages - See Reverse Side For Additional Important Information

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Total Fees Assessed This Period: \$699.63
Total Interest Assessed This Period: \$376.25
Total Suspense Received This Period: \$0.00
Total Fees Assessed Year To Date: \$0.00
Total Interest Assessed Year To Date: \$376.25

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

☐ Check this box if personal information has been completed on reverse side

Payment Due Date: 02/23/23
Current Payment: \$1,396.64
Past Due Payment: \$18,391.32
TOTAL AMOUNT NOW DUE: \$18,221.32
Late Charge Amt: \$41.82
After 03/14/23 Pay: \$18,263.14

Equity Line Payment Coupon

Loan Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618



Important Information
Please Read Carefully

Payment Instructions:

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1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charged unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH)

We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: Central Loan Administration & Reporting

ATTN: FORECLOSURE, 425 PHILLIPS BOULEVARD, EWING, NJ 08618

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

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BILLING RIGHTS SUMMARY

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In your letter provide the following information:

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- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

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Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

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Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

*Thank You
For Your Business
Throughout The
Year!*



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

4-836-AUU19-0003720-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 02/28/23
Account Number: 4774041794
Payment Due Date: 03/23/23
Amount Due: \$18,968.19

*IF PAYMENT IS RECEIVED AFTER 04/11/23, A \$44.81 LATE CHARGE WILL BE ASSESSED

Mail Payments To: Central Loan Administration &
Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618

www.loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 02/28/23
Principal Balance as of 02/28/23: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-568-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$426.11
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement: \$699.63
Current Payment Amount Due on 03/23/23: \$1,446.50
Past Due Amount: \$19,108.33
Total Amount Due: \$18,968.19

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$66,758.51	\$0.00	\$0.00	\$426.11	\$0.00	\$67,184.62

Activity Since Your Last Statement (01/28/23 to 02/28/23) - To avoid additional finance charges, pay the new balance before 02/28/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	02/21/23	02/21/23	FEE - PROPERTY INSPECT	\$20.00	\$0.00	\$0.00	\$20.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	5	\$59,193.78	0.0219178%	8.00000%	\$64.87

Important Messages - See Reverse Side For Additional Important Information

*Partial/Unapplied Payments: Any partial/unapplied payments that you make are not applied to your mortgage, but instead are held in a separate account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Total Fees Assessed This Period: \$699.63
Total Interest Assessed This Period: \$426.11
Total Suspense Received This Period: \$0.00
Total Fees Assessed Year To Date: \$0.00
Total Interest Assessed Year To Date: \$802.36

Continued on next page

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

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Current Payment: \$1,446.50
Past Due Payment: \$19,108.33
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Late Charge Amt: \$44.81
After 04/11/23 Pay: \$19,013.00

Equity Line Payment Coupon

Loan Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618



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- Your name and account number;
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- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

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Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

*Thank You
For Your Business
Throughout The
Year!*

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Account Number: 4774041794

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	27	\$59,193.78	0.0226027%	8.25000%	\$361.24



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

2-836-AXV20-0000952-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 03/29/23
Account Number: 4774041794
Payment Due Date: 04/23/23
Amount Due: \$19,679.79

**IF PAYMENT IS RECEIVED AFTER 05/12/23, A \$42.70 LATE CHARGE WILL BE ASSESSED*

Mail Payments To: Central Loan Administration &
Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618

www.loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 03/29/23
Principal Balance as of 03/29/23: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-568-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$390.84
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$46.28
Current Payment Amount Due on 04/23/23 \$1,411.23
Past Due Amount \$19,901.48
Total Amount Due: \$19,679.79

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$67,184.62	\$0.00	\$0.00	\$390.84	\$0.00	\$67,575.46

Activity Since Your Last Statement (03/01/23 to 03/29/23) - To avoid additional finance charges, pay the new balance before 03/29/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	03/28/23	03/28/23	FEE - PROPERTY INSPECT	\$20.00	\$0.00	\$0.00	\$20.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	22	\$59,193.78	0.0226027%	8.25000%	\$294.35

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Total Fees Assessed This Period: \$46.28
Total Interest Assessed This Period: \$390.84
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$0.00
Total Interest Assessed Year To Date: \$1,193.20

Continued on next page

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

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Payment Due Date: 04/23/23
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Loan Number: 4774041794
THEYA KANAGARATNAM

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Name: _____

Street: _____

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() Address Change () Name Change () Marriage () Divorce () Death

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2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Account Number: 4774041794

Activity Since Your Last Statement (03/01/23 to 03/29/23) - To avoid additional finance charges, pay the new balance before 03/29/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	03/01/23	03/01/23	FEE - ATTORNEY COST	\$26.28	\$0.00	\$0.00	\$26.28	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	7	\$59,193.78	0.0232877%	8.50000%	\$96.49



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STATEMENT ENCLOSED

7-836-BAW32-0003602-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 04/28/23
Account Number: 4774041794
Payment Due Date: 05/23/23
Amount Due: \$20,444.10

*IF PAYMENT IS RECEIVED AFTER 06/11/23, A \$44.06 LATE CHARGE WILL BE ASSESSED

Mail Payments To: Central Loan Administration &
Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618

www.loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
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Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 04/28/23
Principal Balance as of 04/28/23: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-568-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$413.55
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$50.00
Current Payment Amount Due on 05/23/23 \$1,463.94
Past Due Amount \$20,633.08
Total Amount Due: \$20,444.10

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$67,575.46	\$30.00	\$0.00	\$413.55	\$0.00	\$68,019.01

Activity Since Your Last Statement (03/30/23 to 04/28/23) - To avoid additional finance charges, pay the new balance before 04/28/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	04/28/23	04/28/23	FEE - PROPERTY INSPECT	\$20.00	\$0.00	\$0.00	\$20.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	30	\$59,193.78	0.0232877%	8.50000%	\$413.55

Important Messages - See Reverse Side For Additional Important Information

*Partial/Unapplied Payments: Any partial/unapplied payments that you make are not applied to your mortgage, but instead are held in a separate account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Total Fees Assessed This Period: \$50.00
Total Interest Assessed This Period: \$413.55
Total Suspense Received This Period: \$0.00
Total Fees Assessed Year To Date: \$30.00
Total Interest Assessed Year To Date: \$1,606.75

Continued on next page

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

☐ Check this box if personal information has been completed on reverse side

Payment Due Date: 05/23/23
Current Payment: \$1,463.94
Past Due Payment: \$20,633.08
TOTAL AMOUNT NOW DUE: \$20,444.10
Late Charge Amt: \$44.06
After 06/11/23 Pay: \$20,488.16

Equity Line Payment Coupon

Loan Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618



L4

Important Information
Please Read Carefully

Payment Instructions:

Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charged unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH)

We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

**If you use a third party bill payer please direct the payment to: Central Loan Administration & Reporting
ATTN: FORECLOSURE, 425 PHILLIPS BOULEVARD, EWING, NJ 08618**

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. The easiest way for you to receive a payoff statement is to call 1-877-7PAYOFF (1-877-772-9633). Please have your account number, social security number, and payoff date available. The payoff statement will be available on the website within 4 hours of request and a hard copy can either be faxed or mailed to you. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

**BILLING RIGHTS SUMMARY
In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at PO Box 77423, Ewing, NJ 08628 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage. **Property Taxes:** All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to tba.tax@loanadministration.com

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

*Thank You
For Your Business
Throughout The
Year!*

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Account Number: 4774041794

Activity Since Your Last Statement (03/30/23 to 04/28/23) - To avoid additional finance charges, pay the new balance before 04/28/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	04/13/23	04/13/23	PAYOFF STMT PREP FEE	\$0.00	\$0.00	\$0.00	\$30.00	\$0.00	\$0.00



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

2-836-BDP40-0004622-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 05/26/23
Account Number: 4774041794
Payment Due Date: 06/23/23
Amount Due: \$21,160.16

*IF PAYMENT IS RECEIVED AFTER 07/12/23, A \$42.96 LATE CHARGE WILL BE ASSESSED

Mail Payments To: Central Loan Administration &
Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618

loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 05/26/23
Principal Balance as of 05/26/23: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-568-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$395.30
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement: \$0.00
Current Payment Amount Due on 06/23/23: \$1,445.69
Past Due Amount: \$21,367.39
Total Amount Due: \$21,160.16

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$68,019.01	\$0.00	\$0.00	\$395.30	\$0.00	\$68,414.31

Activity Since Your Last Statement (04/29/23 to 05/26/23) - To avoid additional finance charges, pay the new balance before 05/26/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	5	\$59,193.78	0.0232877%	8.50000%	\$68.92

Important Messages - See Reverse Side For Additional Important Information

*Partial/Unapplied Payments: Any partial/unapplied payments that you make are not applied to your mortgage, but instead are held in a separate account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Total Fees Assessed This Period: \$0.00
Total Interest Assessed This Period: \$395.30
Total Suspense Received This Period: \$0.00

Total Fees Assessed Year To Date: \$30.00
Total Interest Assessed Year To Date: \$2,002.05

Continued on next page

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

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Payment Due Date: 06/23/23
Current Payment: \$1,445.69
Past Due Payment: \$21,367.39
TOTAL AMOUNT NOW DUE: \$21,160.16
Late Charge Amt: \$42.96
After 07/12/23 Pay: \$21,203.12

Equity Line Payment Coupon

Loan Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618



L4

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4. We reserve the right to redeposit checks. Returned check fees will be charged unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH)

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ATTN: FORECLOSURE, 425 PHILLIPS BOULEVARD, EWING, NJ 08618

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Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

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BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at PO Box 77423, Ewing, NJ 08628 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights.

In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

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IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage.

Property Taxes: All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us by calling the customer service number located on the front of this statement, so that our records can be updated.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

If you have a change in mailing address, please complete the form below and have it signed by all parties on the account. In addition to the completed form, you must provide a copy of a government issued identification card, such as a driver's license, passport, or military ID. Please mail these documents to CitiMortgage, Inc., Attn: HELOC Department, 425 Phillips Blvd., Ewing, NJ 08618:

Loan Number: _____

Borrower Name - Printed

Co-Borrower Name - Printed

Borrower Name - Signature

Co-Borrower Name - Signature

Current Mailing Address

New Mailing Address

Primary Phone Number

Secondary Phone Number

E-Mail Address

*Thank You
For Your Business
Throughout The
Year!*

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Account Number: 4774041794

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	23	\$59,193.78	0.0239726%	8.75000%	\$326.38



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

4-836-BGT90-0000898-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 06/29/23
Account Number: 4774041794
Payment Due Date: 07/23/23
Amount Due: \$21,963.39

*IF PAYMENT IS RECEIVED AFTER 08/11/23, A \$48.19 LATE CHARGE WILL BE ASSESSED

Mail Payments To: Central Loan Administration &
Reporting
PO Box 54040
Los Angeles, CA 90054-0040

loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 06/29/23
Principal Balance as of 06/29/23: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$482.47
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement: \$783.16
Current Payment Amount Due on 07/23/23: \$1,532.86
Past Due Amount: \$22,866.61
Total Amount Due: \$21,963.39

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$68,414.31	\$0.00	\$0.00	\$482.47	\$0.00	\$68,896.78

Activity Since Your Last Statement (05/27/23 to 06/29/23) - To avoid additional finance charges, pay the new balance before 06/29/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	06/26/23	06/26/23	FEE - ATTORNEY COST	\$37.00	\$0.00	\$0.00	\$37.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	34	\$59,193.78	0.0239726%	8.75000%	\$482.47

Important Messages - See Reverse Side For Additional Important Information

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Total Fees Assessed This Period: \$783.16
Total Interest Assessed This Period: \$482.47
Total Suspense Received This Period: \$0.00
Total Fees Assessed Year To Date: \$30.00
Total Interest Assessed Year To Date: \$2,484.52

Continued on next page

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

☐ Check this box if personal information has been completed on reverse side

Payment Due Date: 07/23/23
Current Payment: \$1,532.86
Past Due Payment: \$22,083.45
TOTAL AMOUNT NOW DUE: \$21,963.39
Late Charge Amt: \$48.19
After 08/11/23 Pay: \$22,011.58

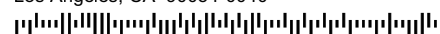
Equity Line Payment Coupon

Loan Number: 4774041794

THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
PO Box 54040
Los Angeles, CA 90054-0040



L4

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PO Box 54040, Los Angeles, CA 90054-0040

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In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

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Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage.

Property Taxes: All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us by calling the customer service number located on the front of this statement, so that our records can be updated.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

If you have a change in mailing address, please complete the form below and have it signed by all parties on the account. In addition to the completed form, you must provide a copy of a government issued identification card, such as a driver's license, passport, or military ID. Please mail these documents to CitiMortgage, Inc., Attn: HELOC Department, 425 Phillips Blvd., Ewing, NJ 08618:

Loan Number: _____

_____ Borrower Name - Printed	_____ Co-Borrower Name - Printed
_____ Borrower Name - Signature	_____ Co-Borrower Name - Signature
_____ Current Mailing Address	
_____ New Mailing Address	
_____ Primary Phone Number	_____ Secondary Phone Number
_____ E-Mail Address	

*Thank You
For Your Business
Throughout The
Year!*

Case 3:23-cv-02637-JD Document 41 Filed 11/29/23 Page 829 of 1018

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Account Number: 4774041794

Activity Since Your Last Statement (05/27/23 to 06/29/23) - To avoid additional finance charges, pay the new balance before 06/29/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	06/14/23	06/14/23	FEE - ATTORNEY COST	\$375.00	\$0.00	\$0.00	\$375.00	\$0.00	\$0.00
001	06/05/23	06/05/23	FEE - PROPERTY INSPECT	\$20.00	\$0.00	\$0.00	\$20.00	\$0.00	\$0.00
001	05/30/23	05/30/23	FEE - ATTORNEY COST	\$125.00	\$0.00	\$0.00	\$125.00	\$0.00	\$0.00
001	05/30/23	05/30/23	FEE - ATTORNEY COST	\$67.15	\$0.00	\$0.00	\$67.15	\$0.00	\$0.00
001	05/30/23	05/30/23	FEE - ATTORNEY COST	\$0.55	\$0.00	\$0.00	\$0.55	\$0.00	\$0.00
001	05/30/23	05/30/23	FEE - ATTORNEY COST	\$16.46	\$0.00	\$0.00	\$16.46	\$0.00	\$0.00
001	05/30/23	05/30/23	FEE - ATTORNEY COST	\$37.00	\$0.00	\$0.00	\$37.00	\$0.00	\$0.00
001	05/30/23	05/30/23	FEE - ATTORNEY COST	\$105.00	\$0.00	\$0.00	\$105.00	\$0.00	\$0.00



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

3-836-BJO63-0002689-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 07/28/23
Account Number: 4774041794
Payment Due Date: 08/23/23
Amount Due: \$22,696.48

*IF PAYMENT IS RECEIVED AFTER 09/11/23, A \$43.99 LATE CHARGE WILL BE ASSESSED

Mail Payments To: Central Loan Administration &
Reporting
PO Box 54040
Los Angeles, CA 90054-0040

loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 07/28/23
Principal Balance as of 07/28/23: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$412.33
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement \$20.00
Current Payment Amount Due on 08/23/23 \$1,462.72
Past Due Amount \$23,689.84
Total Amount Due: \$22,696.48

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$68,896.78	\$0.00	\$0.00	\$412.33	\$0.00	\$69,309.11

Activity Since Your Last Statement (06/30/23 to 07/28/23) - To avoid additional finance charges, pay the new balance before 07/28/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	07/14/23	07/14/23	FEE - PROPERTY INSPECT	\$20.00	\$0.00	\$0.00	\$20.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	27	\$59,193.78	0.0239726%	8.75000%	\$383.14

Important Messages - See Reverse Side For Additional Important Information

*Partial/Unapplied Payments: Any partial/unapplied payments that you make are not applied to your mortgage, but instead are held in a separate account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Total Fees Assessed This Period:	\$20.00	Total Fees Assessed Year To Date:	\$30.00
Total Interest Assessed This Period:	\$412.33	Total Interest Assessed Year To Date:	\$2,896.85
Total Suspense Received This Period:	\$0.00		

Continued on next page

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

☐ Check this box if personal information has been completed on reverse side

Payment Due Date: 08/23/23
Current Payment: \$1,462.72
Past Due Payment: \$23,689.84
TOTAL AMOUNT NOW DUE: \$22,696.48
Late Charge Amt: \$43.99
After 09/11/23 Pay: \$22,740.47

Equity Line Payment Coupon

Loan Number: 4774041794

THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
PO Box 54040
Los Angeles, CA 90054-0040



L4

Important Information:
Please read carefully.

Payment Instructions:

Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charged unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH)

We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: **Central Loan Administration & Reporting**

PO Box 54040, Los Angeles, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests. **Credit Refund** - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statement applies, if permitted by law. The easiest way for you to receive a payoff statement is to call (877) 7PAYOFF (877-772-9633). Please have your account number, social security number, and payoff date available. The payoff statement will be available on the website within 4 hours of request and a hard copy can either be faxed or mailed to you. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at PO Box 77423, Ewing, NJ 08628 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage.

Property Taxes: All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us by calling the customer service number located on the front of this statement, so that our records can be updated.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

If you have a change in mailing address, please complete the form below and have it signed by all parties on the account. In addition to the completed form, you must provide a copy of a government issued identification card, such as a driver's license, passport, or military ID. Please mail these documents to Central Loan Administration & Reporting, Attn: HELOC Department, 425 Phillips Blvd., Ewing, NJ 08618:

Loan Number: _____

_____	_____
Borrower Name - Printed	Co-Borrower Name - Printed
_____	_____
Borrower Name - Signature	Co-Borrower Name - Signature

Current Mailing Address	

New Mailing Address	

Primary Phone Number	Secondary Phone Number
_____	_____
E-Mail Address	

*Thank You
For Your Business
Throughout The
Year!*

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Account Number: 4774041794

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	2	\$59,193.78	0.0246575%	9.00000%	\$29.19



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

3-836-BMO26-0000872-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 08/29/23
Account Number: 4774041794
Payment Due Date: 09/23/23
Amount Due: \$23,484.30

*IF PAYMENT IS RECEIVED AFTER 10/12/23, A \$47.27 LATE CHARGE WILL BE ASSESSED

Mail Payments To: Central Loan Administration &
Reporting
PO Box 54040
Los Angeles, CA 90054-0040

loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 08/29/23
Principal Balance as of 08/29/23: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-568-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$467.06
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement: \$58.80
Current Payment Amount Due on 09/23/23: \$1,517.45
Past Due Amount: \$24,481.73
Total Amount Due: \$23,484.30

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$69,309.11	\$0.00	\$0.00	\$467.06	\$0.00	\$69,776.17

Activity Since Your Last Statement (07/29/23 to 08/29/23) - To avoid additional finance charges, pay the new balance before 08/29/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	08/15/23	08/15/23	FEE - PROPERTY INSPECT	\$20.00	\$0.00	\$0.00	\$20.00	\$0.00	\$0.00
001	07/31/23	07/31/23	FEE - ATTORNEY COST	\$38.80	\$0.00	\$0.00	\$38.80	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	32	\$59,193.78	0.0246575%	9.000000%	\$467.06

Important Messages - See Reverse Side For Additional Important Information

*Partial/Unapplied Payments: Any partial/unapplied payments that you make are not applied to your mortgage, but instead are held in a separate account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Total Fees Assessed This Period:	\$58.80	Total Fees Assessed Year To Date:	\$30.00
Total Interest Assessed This Period:	\$467.06	Total Interest Assessed Year To Date:	\$3,363.91
Total Suspense Received This Period:	\$0.00		

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

☐ Check this box if personal information has been completed on reverse side

Payment Due Date: 09/23/23
Current Payment: \$1,517.45
Past Due Payment: \$24,481.73
TOTAL AMOUNT NOW DUE: \$23,484.30
Late Charge Amt: \$47.27
After 10/12/23 Pay: \$23,531.57

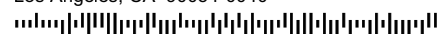
Equity Line Payment Coupon

Loan Number: 4774041794

THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
PO Box 54040
Los Angeles, CA 90054-0040



Important Information:
Please read carefully.

Payment Instructions:

Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charged unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH)

We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: **Central Loan Administration & Reporting**

PO Box 54040, Los Angeles, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests. **Credit Refund** - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statement applies, if permitted by law. The easiest way for you to receive a payoff statement is to call (877) 7PAYOFF (877-772-9633). Please have your account number, social security number, and payoff date available. The payoff statement will be available on the website within 4 hours of request and a hard copy can either be faxed or mailed to you. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at PO Box 77423, Ewing, NJ 08628 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights. In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage.

Property Taxes: All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us by calling the customer service number located on the front of this statement, so that our records can be updated.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

If you have a change in mailing address, please complete the form below and have it signed by all parties on the account. In addition to the completed form, you must provide a copy of a government issued identification card, such as a driver's license, passport, or military ID. Please mail these documents to Central Loan Administration & Reporting, Attn: HELOC Department, 425 Phillips Blvd., Ewing, NJ 08618:

Loan Number: _____

_____ Borrower Name - Printed	_____ Co-Borrower Name - Printed
_____ Borrower Name - Signature	_____ Co-Borrower Name - Signature
_____ Current Mailing Address	
_____ New Mailing Address	
_____ Primary Phone Number	_____ Secondary Phone Number
_____ E-Mail Address	

*Thank You
For Your Business
Throughout The
Year!*



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

0-836-BPJ71-0002281-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 09/29/23
Account Number: 4774041794
Payment Due Date: 10/23/23
Amount Due: \$24,257.53

*IF PAYMENT IS RECEIVED AFTER 11/11/23, A \$46.39 LATE CHARGE WILL BE ASSESSED

Mail Payments To: Central Loan Administration &
Reporting
PO Box 54040
Los Angeles, CA 90054-0040

loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 09/29/23
Principal Balance as of 09/29/23: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-568-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$452.47
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement: \$500.00
Current Payment Amount Due on 10/23/23: \$1,502.86
Past Due Amount: \$25,769.55
Total Amount Due: \$24,257.53

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$69,776.17	\$0.00	\$0.00	\$452.47	\$0.00	\$70,228.64

Activity Since Your Last Statement (08/30/23 to 09/29/23) - To avoid additional finance charges, pay the new balance before 09/29/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	08/31/23	08/31/23	FEE - BNKRPTCY ATTYFEE	\$500.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	31	\$59,193.78	0.0246575%	9.00000%	\$452.47

Important Messages - See Reverse Side For Additional Important Information

*Partial/Unapplied Payments: Any partial/unapplied payments that you make are not applied to your mortgage, but instead are held in a separate account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Total Fees Assessed This Period:	\$500.00	Total Fees Assessed Year To Date:	\$30.00
Total Interest Assessed This Period:	\$452.47	Total Interest Assessed Year To Date:	\$3,816.38
Total Suspense Received This Period:	\$0.00		

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

☐ Check this box if personal information has been completed on reverse side

Payment Due Date: 10/23/23
Current Payment: \$1,502.86
Past Due Payment: \$25,769.55
TOTAL AMOUNT NOW DUE: \$24,257.53
Late Charge Amt: \$46.39
After 11/11/23 Pay: \$24,303.92

Equity Line Payment Coupon

Loan Number: 4774041794

THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
PO Box 54040
Los Angeles, CA 90054-0040



L4

Payment Instructions:

Avoid paying late charges. Payments are due and payable by the date shown on your coupon. To ensure prompt and accurate payment credit please:

1. Remove the coupon from the bottom of your billing statement and send it along with your check or money order to the address shown on the front of this statement.
2. Print your account number on your check or money order.
3. **Do not send cash. Do not include correspondence with your payment.**
4. We reserve the right to redeposit checks. Returned check fees will be charged unless prohibited by law. The amount of the fee is based on the loan type and state law.

Automatic Payments (ACH)

We offer a convenient service that automatically debits your payments each month from your checking or savings account. To take advantage of the FREE service, please contact Customer Service at the number provided on the front of this statement.

If you use a third party bill payer please direct the payment to: **Central Loan Administration & Reporting**

PO Box 54040, Los Angeles, CA 90054-0040

For Express Mail only send payments to: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618

Pay by Phone: Please call the Customer Service Telephone Number on the front of this statement.

Internet Payments: Please go to the web address on the front of this statement.

Electronic Debit - When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic funds transfer from your account or process the payment as a check transaction. Your checking account may be debited as soon as the same day we receive your payment.

Important Credit Reporting Notification - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Notice - We may be attempting to collect a debt and any information obtained will be used for that purpose. We may assess return check fees consistent with the laws of your state and your mortgage contract on all check returned unpaid by your financial institution. Additionally, we may charge a fee for processing payoff requests.

Credit Refund - You have a right to receive a refund of your credit balance. If you want a refund write to us at the correspondence address or telephone us at the telephone number on the front of this statement.

Payoff Requests:

Please note that we require an AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT form be completed and signed by all borrowers on the account before a payoff can be processed. The AUTHORIZED TO CLOSE HOME EQUITY LINE OF CREDIT form, which is included with the payoff statement, indicates your intent to pay-off and close your Home Equity Line of Credit. A fee for faxing payoff statement applies, if permitted by law. The easiest way for you to receive a payoff statement is to call (877) 7PAYOFF (877-772-9633). Please have your account number, social security number, and payoff date available. The payoff statement will be available on the website within 4 hours of request and a hard copy can either be faxed or mailed to you. No verbal payoff information can be provided. If your intent is to simply pay down your Home Equity Line of Credit and not close out the account, you may request a zero-balance quote by contacting Customer Service at the number shown on the reverse side of this statement.

BILLING RIGHTS SUMMARY**In Case of Errors or Questions About Your Bill**

If you think your bill is incorrect or you need more information about a transaction on your bill, write to us at PO Box 77423, Ewing, NJ 08628 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but, doing so will not preserve your rights.

In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage.

Property Taxes: All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us by calling the customer service number located on the front of this statement, so that our records can be updated.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

If you have a change in mailing address, please complete the form below and have it signed by all parties on the account. In addition to the completed form, you must provide a copy of a government issued identification card, such as a driver's license, passport, or military ID. Please mail these documents to Central Loan Administration & Reporting, Attn: HELOC Department, 425 Phillips Blvd., Ewing, NJ 08618:

Loan Number: _____

Borrower Name - Printed

Co-Borrower Name - Printed

Borrower Name - Signature

Co-Borrower Name - Signature

Current Mailing Address

New Mailing Address

Primary Phone Number

Secondary Phone Number

E-Mail Address

*Thank You
For Your Business
Throughout The
Year!*



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

PO Box 77404
Ewing, NJ 08628
Toll Free: 855-839-6253
STATEMENT ENCLOSED

1-836-BRW93-0002876-001-000-010-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Statement Date: 10/27/23
Account Number: 4774041794
Payment Due Date: 11/23/23
Amount Due: \$24,986.97

*IF PAYMENT IS RECEIVED AFTER 12/12/23, A \$43.77 LATE CHARGE WILL BE ASSESSED

Mail Payments To: Central Loan Administration &
Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618

loanadministration.com

Property Address: 2316 LAKESHORE AV 16 16
OAKLAND, CA 94606

Account Information

Available Credit: \$0.00
Credit Limit: \$100,000.00
Statement Closing Date: 10/27/23
Principal Balance as of 10/27/23: \$59,193.78
Escrow Balance: \$0.00
Maturity Date: 10/2036

Explanation of Amount Due

If you are experiencing financial difficulty, you may call the US Department of Housing and Urban Development (HUD) at 800-568-4287 or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselor or counseling organizations in your area.

Principal: \$320.76
Interest: \$408.68
Escrow: \$0.00
Optional Insurance: \$0.00
Total Fees Charged Since Last Statement: \$105.00
Current Payment Amount Due on 11/23/23: \$1,459.07
Past Due Amount: \$26,647.78
Total Amount Due: \$24,986.97

How We Arrived at Your Balance

Previous Balance	(+)Advances & Charges	(-) Payments & Credits	(+) FINANCE CHARGES	(+)(-) Credit/debit Adjustments	New Balance This is Not a Payoff Amount
\$70,228.64	\$0.00	\$0.00	\$408.68	\$0.00	\$70,637.32

Activity Since Your Last Statement (09/30/23 to 10/27/23) - To avoid additional finance charges, pay the new balance before 10/27/23

Segment Number	Tran Date	Effective Date	Description	Total	Principal	Finance Charges	Late Charges Other Fees	Escrow/ Other	Optional Insurance
001	10/25/23	10/25/23	FEE - BROKER PRICE OPL	\$85.00	\$0.00	\$0.00	\$85.00	\$0.00	\$0.00
001	10/10/23	10/10/23	FEE - PROPERTY INSPECT	\$20.00	\$0.00	\$0.00	\$20.00	\$0.00	\$0.00

Finance Charges

Interest Adjustment Details	Segment Number	Days	Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges*
	001	28	\$59,193.78	0.0246575%	9.00000%	\$408.68

Important Messages - See Reverse Side For Additional Important Information

*Partial/Unapplied Payments: Any partial/unapplied payments that you make are not applied to your mortgage, but instead are held in a separate account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Total Fees Assessed This Period:	\$105.00	Total Fees Assessed Year To Date:	\$30.00
Total Interest Assessed This Period:	\$408.68	Total Interest Assessed Year To Date:	\$4,225.06
Total Suspense Received This Period:	\$0.00		

THEYA KANAGARATNAM
OAKLAND CA 94606-1055

Please return this portion with your payment

☐ Check this box if personal information has been completed on reverse side

Payment Due Date: 11/23/23
Current Payment: \$1,459.07
Past Due Payment: \$26,647.78
TOTAL AMOUNT NOW DUE: \$24,986.97
Late Charge Amt: \$43.77
After 12/12/23 Pay: \$25,030.74

Equity Line Payment Coupon

Loan Number: 4774041794
THEYA KANAGARATNAM

Make checks payable to:

Central Loan Administration & Reporting
ATTN: FORECLOSURE
425 PHILLIPS BOULEVARD
EWING, NJ 08618



Important Information
Please Read Carefully

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In your letter provide the following information:

- Your name and account number;
- The dollar amount of the suspected error;
- A description of the error explaining, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

You do not have to pay any amount in question while we are investigating but; you are still obligated to pay the part of your bill that is not in question. While we investigate your request we cannot report you as delinquent or take any action to collect the amount that you are questioning. You may direct your billing inquiries to the correspondence address listed on the front of this statement.

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If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want us to send you monthly statements in the future, please contact us at the correspondence address or telephone number on the front of this statement. Bankruptcy payments from the Trustee should be mailed to us at the address on the front of this statement.

Insurance Coverage: All Home Equity Lines of Credit are required to have adequate insurance coverage in force at all times. If the property is situated in a "special flood hazard area" this includes flood insurance. Unless specifically indicated in your Home Equity Line of Credit closing document, payments of all insurance premiums is the responsibility of the homeowner. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement of the improvements, subject to applicable law. Please consult your insurance agent to determine the adequacy of your coverage.

Property Taxes: All Home Equity Lines of Credit require the borrower to ensure that all property taxes are paid and current at all times. This includes, but is not limited to, supplemental, interim, per capita, personal property or other taxes associated with the property. Unless specifically indicated in your Home Equity Line of credit closing documents, payment of all property taxes is the responsibility of the homeowner. Failure to pay these bills in a timely manner could result in tax penalties.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us by calling the customer service number located on the front of this statement, so that our records can be updated.

***Important Information Concerning Your Account:** The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. Be advised that the Current Minimum Payment section of this statement is the minimum amount required to advance forward the due date on your loan. This amount may not include certain charges that are still owed, but not currently required for the current month's payment due. **If your loan has an adjustable rate feature, the periodic rate(s) may vary.**

If you have a change in mailing address, please complete the form below and have it signed by all parties on the account. In addition to the completed form, you must provide a copy of a government issued identification card, such as a driver's license, passport, or military ID. Please mail these documents to Central Loan Administration & Reporting, Attn: HELOC Department, 425 Phillips Blvd., Ewing, NJ 08618:

Loan Number: _____

_____ Borrower Name - Printed	_____ Co-Borrower Name - Printed
_____ Borrower Name - Signature	_____ Co-Borrower Name - Signature
_____ Current Mailing Address	
_____ New Mailing Address	
_____ Primary Phone Number	_____ Secondary Phone Number
_____ E-Mail Address	

*Thank You
For Your Business
Throughout The
Year!*



PO Box 77407
Ewing, NJ 08628

855-839-6253

+ 0391070 000000160 09CLLN 0928934 L4 KW7
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055



Account Number: 4774041794

Statement Date: 02/24/2020

Dear Borrower(s):

We have not received your loan payment for January and as of the date of this notice the February payment is also due. According to the terms of your Note, your loan is in default for the January payment and applicable late charges. To cure this default, please remit the total amount due of \$946.93 immediately. If you are unable to comply, please contact one of our loan counselors at the toll free number above. We encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and preserve homeownership.

If you are in need of homeownership counseling, you may call HUD's toll-free number 1-800-569-4287 to obtain the HUD approved counseling agency nearest you.

In accordance with the terms of your loan, we may inspect your property to determine that it is being maintained and occupied in accordance with your loan contract. Therefore, we are notifying you that a property inspection(s) may be performed if your loan payment becomes thirty (30) days or more delinquent. Pursuant to your contract, any fees for said inspection(s) will be due and payable upon reinstatement.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Qualified Written Requests, notifications of error or requests for information concerning your loan must be directed to:

PO Box 77423
Ewing, NJ 08628

Sincerely,

Loan Servicing Department

This is an attempt to collect a debt and any information obtained will be used for that purpose.

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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - If you have received a discharge of your personal liability in connection with the mortgage loan referenced in this notice, this notice is for informational purposes only and is not an attempt to collect a debt that has been discharged as the result of a bankruptcy proceeding. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien rights against the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

NOTICE REGARDING THE BANKRUPTCY AUTOMATIC STAY - This notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. If you are in an active bankruptcy, your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice, but we do ask that you provide us with your bankruptcy case number, chapter, jurisdiction, and your attorney's name and phone number so that we may properly code your account to reflect your active bankruptcy case status.



PO Box 77407
Ewing, NJ 08628

855-839-6253

+ 0387614 000001600 09CLLN 0928933 L4 KW7
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055



DELINQUENT NOTICE

Notice Date: February 11, 2020

Account Number: 4774041794

Scheduled Due Date: January 23, 2020

Dear Borrower(s):

Your loan payment due on January 23, 2020 remains unpaid and a late charge has now been assessed. Future charges can be avoided by making your payments when due.

Please send the following amount at once:

Regular Monthly Payment: \$860.47

Total Accrued Late Charges: \$86.46

Amount Due: \$946.93*

*This does not include other fees and costs that might be due on your loan.

If payment has been sent, you can verify that it was received by calling our automated account information center at 855-839-6253. If you did not include the late charge with your payment, it is still due and should be included with your next payment.

We encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and preserve homeownership.

If your payment is not received by the end of the current month, we are notifying you that we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Qualified Written Requests, notifications of error or requests for information concerning your loan must be directed to:

PO Box 77423
Ewing, NJ 08628

Sincerely,

Loan Servicing Department

198

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NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - If you have received a discharge of your personal liability in connection with the mortgage loan referenced in this notice, this notice is for informational purposes only and is not an attempt to collect a debt that has been discharged as the result of a bankruptcy proceeding. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien rights against the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

NOTICE REGARDING THE BANKRUPTCY AUTOMATIC STAY - This notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. If you are in an active bankruptcy, your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice, but we do ask that you provide us with your bankruptcy case number, chapter, jurisdiction, and your attorney's name and phone number so that we may properly code your account to reflect your active bankruptcy case status.



PO Box 77407
Ewing, NJ 08628

855-839-6253

+ 0381656 000000214 09CLLN 0928934 L4 KW7
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055



Account Number: 4774041794

Statement Date: 01/23/2020

Dear Borrower(s):

We have not received your loan payment for December and as of the date of this notice the January payment is also due. According to the terms of your Note, your loan is in default for the December payment and applicable late charges. To cure this default, please remit the total amount due of \$1,136.34 immediately. If you are unable to comply, please contact one of our loan counselors at the toll free number above. We encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and preserve homeownership.

If you are in need of homeownership counseling, you may call HUD's toll-free number 1-800-569-4287 to obtain the HUD approved counseling agency nearest you.

In accordance with the terms of your loan, we may inspect your property to determine that it is being maintained and occupied in accordance with your loan contract. Therefore, we are notifying you that a property inspection(s) may be performed if your loan payment becomes thirty (30) days or more delinquent. Pursuant to your contract, any fees for said inspection(s) will be due and payable upon reinstatement.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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Ewing, NJ 08628

Sincerely,

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NOTICE REGARDING THE BANKRUPTCY AUTOMATIC STAY - This notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. If you are in an active bankruptcy, your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice, but we do ask that you provide us with your bankruptcy case number, chapter, jurisdiction, and your attorney's name and phone number so that we may properly code your account to reflect your active bankruptcy case status.



PO Box 77407
Ewing, NJ 08628

855-839-6253

+ 0378658 000000909 09CLLN 0928933 L4 KW7
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055



DELINQUENT NOTICE

Notice Date: January 13, 2020

Account Number: 4774041794

Scheduled Due Date: December 23, 2019

Dear Borrower(s):

Your loan payment due on December 23, 2019 remains unpaid and a late charge has now been assessed. Future charges can be avoided by making your payments when due.

Please send the following amount at once:

Regular Monthly Payment: \$1,049.88

Total Accrued Late Charges: \$86.46

Amount Due: \$1,136.34*

*This does not include other fees and costs that might be due on your loan.

If payment has been sent, you can verify that it was received by calling our automated account information center at 855-839-6253. If you did not include the late charge with your payment, it is still due and should be included with your next payment.

We encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and preserve homeownership.

If your payment is not received by the end of the current month, we are notifying you that we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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NOTICE REGARDING THE BANKRUPTCY AUTOMATIC STAY - This notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. If you are in an active bankruptcy, your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice, but we do ask that you provide us with your bankruptcy case number, chapter, jurisdiction, and your attorney's name and phone number so that we may properly code your account to reflect your active bankruptcy case status.



PO Box 77407
Ewing, NJ 08628

July 13, 2020

Loan Number: 4774041794 L4

+ 0432275 000002420 09CLLN 0928933 L4 KW7
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055



Qualified Written Requests, notifications of error,
or requests for information concerning your loan
must be directed to: PO Box 77423, Ewing, NJ 08628

Loan Number: 4774041794

Scheduled Due Date: June 23, 2020

DELINQUENT NOTICE

Dear Theya Kanagaratnam,

Your loan payment due on June 23, 2020 remains unpaid and a late charge has now been assessed.

Please send payment in the following amount at once to the address listing on your billing statement:

Regular Monthly Payment: \$713.03
Total Accrued Late Charges: \$184.60
Amount Due: \$897.63*

*This amount does not include other fees and costs that may be due on your loan.

If your payment has been sent, you can confirm receipt by calling our automated account information center at 855-839-6253. Please note that late charges not included with your payment remain due and should be included in your next payment.

We encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and preserve homeownership.

If your payment is not received by the end of the current month, we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Sincerely,

Loan Servicing Department

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See Reverse Side for Important Information



THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY – This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.



PO Box 77407
Ewing, NJ 08628

855-839-6253

+ 0418678 000000196 09CLLN 0928934 L4 KW7
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055



Account Number: 4774041794

Statement Date: 05/26/2020

Dear Borrower(s):

We have not received your loan payment for April and as of the date of this notice the May payment is also due. According to the terms of your Note, your loan is in default for the April payment and applicable late charges. To cure this default, please remit the total amount due of \$849.17 immediately. If you are unable to comply, please contact one of our loan counselors at the toll free number above. We encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and preserve homeownership.

If you are in need of homeownership counseling, you may call HUD's toll-free number 1-800-569-4287 to obtain the HUD approved counseling agency nearest you.

In accordance with the terms of your loan, we may inspect your property to determine that it is being maintained and occupied in accordance with your loan contract. Therefore, we are notifying you that a property inspection(s) may be performed if your loan payment becomes thirty (30) days or more delinquent. Pursuant to your contract, any fees for said inspection(s) will be due and payable upon reinstatement.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Qualified Written Requests, notifications of error or requests for information concerning your loan must be directed to:

PO Box 77423
Ewing, NJ 08628

Sincerely,

Loan Servicing Department

This is an attempt to collect a debt and any information obtained will be used for that purpose.

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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - If you have received a discharge of your personal liability in connection with the mortgage loan referenced in this notice, this notice is for informational purposes only and is not an attempt to collect a debt that has been discharged as the result of a bankruptcy proceeding. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien rights against the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

NOTICE REGARDING THE BANKRUPTCY AUTOMATIC STAY - This notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. If you are in an active bankruptcy, your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice, but we do ask that you provide us with your bankruptcy case number, chapter, jurisdiction, and your attorney's name and phone number so that we may properly code your account to reflect your active bankruptcy case status.



PO Box 77407
Ewing, NJ 08628

855-839-6253

+ 0400626 000000052 09CLLN 0928934 L4 KW7
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055



Account Number: 4774041794

Statement Date: 03/25/2020

Dear Borrower(s):

We have not received your loan payment for February and as of the date of this notice the March payment is also due. According to the terms of your Note, your loan is in default for the February payment and applicable late charges. To cure this default, please remit the total amount due of \$930.37 immediately. If you are unable to comply, please contact one of our loan counselors at the toll free number above. We encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and preserve homeownership.

If you are in need of homeownership counseling, you may call HUD's toll-free number 1-800-569-4287 to obtain the HUD approved counseling agency nearest you.

In accordance with the terms of your loan, we may inspect your property to determine that it is being maintained and occupied in accordance with your loan contract. Therefore, we are notifying you that a property inspection(s) may be performed if your loan payment becomes thirty (30) days or more delinquent. Pursuant to your contract, any fees for said inspection(s) will be due and payable upon reinstatement.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Qualified Written Requests, notifications of error or requests for information concerning your loan must be directed to:

PO Box 77423
Ewing, NJ 08628

Sincerely,

Loan Servicing Department

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NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - If you have received a discharge of your personal liability in connection with the mortgage loan referenced in this notice, this notice is for informational purposes only and is not an attempt to collect a debt that has been discharged as the result of a bankruptcy proceeding. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien rights against the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

NOTICE REGARDING THE BANKRUPTCY AUTOMATIC STAY - This notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. If you are in an active bankruptcy, your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice, but we do ask that you provide us with your bankruptcy case number, chapter, jurisdiction, and your attorney's name and phone number so that we may properly code your account to reflect your active bankruptcy case status.



PO Box 77407
Ewing, NJ 08628

855-839-6253

+ 0397141 000002362 09CLLN 0928933 L4 KW7
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055



DELINQUENT NOTICE

Notice Date: March 13, 2020

Account Number: 4774041794

Scheduled Due Date: February 23, 2020

Dear Borrower(s):

Your loan payment due on February 23, 2020 remains unpaid and a late charge has now been assessed. Future charges can be avoided by making your payments when due.

Please send the following amount at once:

Regular Monthly Payment: \$843.91

Total Accrued Late Charges: \$86.46

Amount Due: \$930.37*

*This does not include other fees and costs that might be due on your loan.

If payment has been sent, you can verify that it was received by calling our automated account information center at 855-839-6253. If you did not include the late charge with your payment, it is still due and should be included with your next payment.

We encourage you to contact us as soon as possible. We may be able to work with you to find a mutually agreeable way to resolve the delinquency and preserve homeownership.

If your payment is not received by the end of the current month, we are notifying you that we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Qualified Written Requests, notifications of error or requests for information concerning your loan must be directed to:

PO Box 77423
Ewing, NJ 08628

Sincerely,

Loan Servicing Department


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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY - If you have received a discharge of your personal liability in connection with the mortgage loan referenced in this notice, this notice is for informational purposes only and is not an attempt to collect a debt that has been discharged as the result of a bankruptcy proceeding. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien rights against the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

NOTICE REGARDING THE BANKRUPTCY AUTOMATIC STAY - This notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. If you are in an active bankruptcy, your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice, but we do ask that you provide us with your bankruptcy case number, chapter, jurisdiction, and your attorney's name and phone number so that we may properly code your account to reflect your active bankruptcy case status.

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Central Loan Administration & Reporting PO Box 77404 Ewing, NJ 08628 855-839-6253		* Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.		OMB No. 1545-1380 2020 Form 1098	Mortgage Interest Statement
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code + 0466037 000364598 09CNYG 0924319 L4 LT THEYA KANAGARATNAM 2316 LAKESHORE AVE APT 16 OAKLAND CA 94606-1055 		1 Mortgage interest received from payer(s)/borrower(s) \$ 1,585.92		Account number (see instructions) 4774041794	
		2 Outstanding mortgage principal \$ 61,207.86	3 Mortgage origination date 10/03/06	Copy B For Payer/Borrower The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.	
		4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 0.00		
		6 Points paid on purchase of principal residence \$ 0.00			
		7 <input type="checkbox"/> If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.			
		8 Address or description of property securing mortgage (see instructions) 2316 LAKESHORE AV 16 16 OAKLAND CA 94606			
		9 Number of properties securing the mortgage 01			
10 Other		11 Mortgage acquisition date		RECIPIENT'S/LENDER'S TIN 21-0534340	
				PAYER'S/BORROWER'S TIN XXX-XX-3695	

Form 1098 (keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service

Disbursement Activity 2020 :		M
Current Total Payment	506.16	
Current Escrow Payment	0.00	
Principal Activity 2020 :		
Beginning Balance Plus Advances	61,207.86	
Payments Applied	2,014.08	
Remaining Balance	59,193.78	
Escrow Activity 2020 :		
Beginning Escrow Balance	0.00	
Total Deposits	0.00	
Total Disbursements	0.00	
Closing Escrow Balance	0.00	

2020 Net Interest payments reported to IRS *****

1,585.92

Outstanding Late Fees Due 184.60

Message: If your loan was also serviced by another company in 2020, you may receive a separate statement from them as well.

Please Note: For State Funded Program Participants
 Your interest may be overstated in Box 1 if all or a portion of your payments are subsidized by a state funded program. Contact your tax advisor with questions.

See the back of this document for answers to frequently asked questions.

Property Address:
 2316 LAKESHORE AV 16
 OAKLAND CA 94606

S003K0

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedule A, C, or E (Form 1040 or 1040-SR) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances.



If you prepaid interest in 2020 that accrued in full by January 15, 2021, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2020 even though it may be included in box 1.

If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

If the mortgage originated in 2020, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2020, shows the mortgage principal as of the date of acquisition.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your 2020 Schedule 1 (Form 1040 or 1040-SR). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and Itemized Deduction Recoveries in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the 2020 Schedule A (Form 1040 or 1040-SR) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

Box 8. This is the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

Box 10. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Box 11. If the recipient/lender acquired the mortgage in 2020, shows the date of acquisition.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098.

AB068E

Year End Statements

Q: What deductions can I claim for income tax purposes?

A: We cannot provide tax advice. Please contact your tax/financial advisor. You may also contact the IRS at 1-800-829-1040 or visit www.irs.gov for more information.

Q: Do I need to provide a copy of my IRS Form 1098 to the IRS along with my tax return?

A: No, you are not required to include the 1098 statement with your tax return.

Q: Why doesn't the interest line on my IRS Form 1098 show all the interest I paid for the year?

A: If your loan was serviced by another company for part of the year, you may also receive an IRS Form 1098 from them. If you made payments for due dates of February and beyond the current tax year, the interest for these payments is not reportable to the IRS for the current reporting year and will be reported on next year's Form 1098.

Q: What do I do if I believe there is an error on my IRS Form 1098?

A: To submit a dispute, please contact us: by logging on to our website to send us a secure message; via facsimile to Attn: Research Department (609) 538-4005; by mail to PO Box 77404, Ewing, NJ 08628; or email us at yearendreplies@loanadministration.com. Please include your loan number and the specific issue you'd like addressed. If we determine a corrected statement is warranted, a statement will be mailed to you within 15 business days of receipt of your request.

Q: Do you report the amount of real estate taxes or homeowners insurance I paid to the IRS?

A: We do not report the amount of real estate taxes and/or homeowners insurance you paid to the IRS. The amount shown on your statement reflects the real estate taxes we paid on your behalf and is for informational purposes only. Please contact your local tax authority if you have further questions.

Q: If there are two or more borrowers named on my loan, which social security number (SSN) is used for reporting purposes?

A: The SSN shown on the 1098 form (last 4 digits) is used for reporting purposes. If you have questions, please contact your tax/financial advisor.

Q: May I request duplicate copies of IRS Form 1098?

A: You may print additional copies of the year end statement by logging on to our website and selecting "View Account Information". You may also request additional copies via our automated telephone system by calling us at the phone number listed on your IRS Form 1098.

Q: Where can I view a breakdown of all interest paid and insurance and/or real estate tax payments made on my loan?

A: You may view this information by logging on to our website and selecting "Loan Activity". You may also request this information by calling us at the phone number listed on your IRS Form 1098.

Q: How do I find the number of points that were claimed at closing?

A: If there were points established at closing, the information will be found on the Closing Disclosure. This information would be listed in Box 6 on your 1098. Please contact your tax/financial advisor for more information.

0466037 000364598 09CNYG
Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606-1055

Loan Number: 4774041794

PROCESS DATE		TRANSACTION DESCRIPTION	DUE DATE	TOTAL AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	OTHER
01/20	152	LATE CHARGE ASSESSMENT	12/19	\$0.00				-\$28.93
02/20	172	PAYMENT APPLIED - THANK YOU	12/19	\$482.22				\$482.22
02/20	172	PAYMENT APPLIED - THANK YOU	12/19	\$0.00		\$482.22		-\$482.22
02/20	172	PAYMENT APPLIED - THANK YOU	01/20	\$317.78				\$317.78
02/20	172	PAYMENT APPLIED - THANK YOU	01/20	\$0.00	\$262.84	\$54.94		-\$317.78
03/20	172	PAYMENT APPLIED - THANK YOU	01/20	\$250.31				\$250.31
03/20	172	PAYMENT APPLIED - THANK YOU	01/20	\$0.00		\$250.31		-\$250.31
03/20	172	PAYMENT APPLIED - THANK YOU	02/20	\$349.69				\$349.69
03/20	172	PAYMENT APPLIED - THANK YOU	02/20	\$0.00	\$337.32	\$12.37		-\$349.69
04/20	152	LATE CHARGE ASSESSMENT	02/20	\$0.00				-\$35.01
05/20	152	LATE CHARGE ASSESSMENT	02/20	\$0.00				-\$31.59
05/20	172	PAYMENT APPLIED - THANK YOU	02/20	\$260.90				\$260.90
05/20	172	PAYMENT APPLIED - THANK YOU	02/20	\$0.00		\$260.90		-\$260.90
05/20	172	PAYMENT APPLIED - THANK YOU	03/20	\$583.44				\$583.44
05/20	172	PAYMENT APPLIED - THANK YOU	03/20	\$0.00	\$433.66	\$149.78		-\$583.44
05/20	172	PAYMENT APPLIED - THANK YOU	04/20	\$355.66				\$355.66
05/20	172	PAYMENT APPLIED - THANK YOU	04/20	\$0.00	\$355.66			-\$355.66
05/20	633	MISC DEFAULT DISB (633)	00/00	\$0.00				-\$105.00
06/20	632	STATUTORY EXPENSE DISB(632)	00/00	\$0.00				-\$125.00
06/20	152	LATE CHARGE ASSESSMENT	04/20	\$0.00				-\$31.54
07/20	172	PAYMENT APPLIED - THANK YOU	04/20	\$170.85				\$170.85
07/20	172	PAYMENT APPLIED - THANK YOU	04/20	\$0.00		\$170.85		-\$170.85
07/20	172	PAYMENT APPLIED - THANK YOU	05/20	\$525.69				\$525.69
07/20	172	PAYMENT APPLIED - THANK YOU	05/20	\$0.00	\$321.14	\$204.55		-\$525.69
07/20	172	PAYMENT APPLIED - THANK YOU	06/20	\$303.46				\$303.46
07/20	172	PAYMENT APPLIED - THANK YOU	06/20	\$0.00	\$303.46			-\$303.46
08/20	766	CORPORATE ADVANCE RECOVERY (76 00/00		\$20.00				\$20.00

C003C0

Rev. March 2020



FACTS

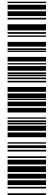
WHAT DOES CITIBANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • account balances and employment information • credit history and transaction history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citibank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citibank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 1-888-214-0017 - our menu will prompt you through your choices. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258 <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us any time to limit our sharing.</p>
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Questions?	Call 1-888-214-0017. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258
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#C003S2*

Who we are	
Who is providing this notice?	This notice is provided by Citibank, N.A. for individual clients of its mortgage and home equity business in the United States, CitiMortgage, Inc. and Central Loan Administration & Reporting ("Cenlar"). CitiMortgage provides servicing on behalf of Citi affiliates, including Citibank, N.A. and Citigroup Global Markets Realty Group, Cenlar services your home equity loan on behalf of CitiMortgage, Inc.
What we do	
How does Citibank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citibank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • provide account information or give us your contact information • provide employment information or apply for a loan • give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your credit worthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Citi name and financial companies such as Citigroup Global Markets, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies and other financial companies.</i>
Other important information	
<p>For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. For additional information concerning our privacy policies call 1-888-214-0017. For Speech and Hearing Impaired Customers TTY: (800) 945-0258.</p> <p>For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.</p>	

Citi acquires and uses services provided by third parties that collect and analyze customer data. This information may be used to service your accounts and for marketing purposes. For additional information about our privacy practices please go to www.citi.com/privacy.

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Central Loan Administration & Reporting PO Box 77404 Ewing, NJ 08628 855-839-6253		* Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.		OMB No. 1545-1380 2020 Form 1098	Mortgage Interest Statement
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code + 0462952 000238845 09CN15 0953790 L4 THEYA KANAGARATNAM 2316 LAKESHORE AVE APT 16 OAKLAND CA 94606-1055 		1 Mortgage interest received from payer(s)/borrower(s)* \$ 1,585.92		Account number (see instructions) 4774041794	
		2 Outstanding mortgage principal \$ 61,207.86		3 Mortgage origination date 10/03/06	
		4 Refund of overpaid interest \$ 0.00		5 Mortgage insurance premiums \$ 0.00	
		6 Points paid on purchase of principal residence \$ 0.00		Copy B For Payer/Borrower The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.	
		7 <input type="checkbox"/> If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.			
		8 Address or description of property securing mortgage (see instructions) 2316 LAKESHORE AV 16 16 OAKLAND CA 94606			
		9 Number of properties securing the mortgage 01			
10 Other		11 Mortgage acquisition date		RECIPIENT'S/LENDER'S TIN 21-0534340	
				PAYER'S/BORROWER'S TIN XXX-XX-3695	

Form 1098 (keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service

Disbursement Activity 2020 :		M
Current Total Payment	506.16	
Current Escrow Payment	0.00	
Principal Activity 2020 :		
Beginning Balance Plus Advances	61,207.86	
Payments Applied	2,014.08	
Remaining Balance	59,193.78	
Escrow Activity 2020 :		
Beginning Escrow Balance	0.00	
Total Deposits	0.00	
Total Disbursements	0.00	
Closing Escrow Balance	0.00	

2020 Net Interest payments reported to IRS *****

1,585.92

Outstanding Late Fees Due 184.60

Please Note: For State Funded Program Participants

Your interest may be overstated in Box 1 if all or a portion of your payments are subsidized by a state funded program. Contact your tax advisor with questions.

See the back of this document for answers to frequently asked questions.

Property Address:
 2316 LAKESHORE AV 16
 OAKLAND CA 94606

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedule A, C, or E (Form 1040 or 1040-SR) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances.



If you prepaid interest in 2020 that accrued in full by January 15, 2021, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2020 even though it may be included in box 1.

If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

If the mortgage originated in 2020, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2020, shows the mortgage principal as of the date of acquisition.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your 2020 Schedule 1 (Form 1040 or 1040-SR). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and Itemized Deduction Recoveries in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the 2020 Schedule A (Form 1040 or 1040-SR) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

Box 8. This is the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

Box 10. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Box 11. If the recipient/lender acquired the mortgage in 2020, shows the date of acquisition.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098.

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Year End Statements

Q: What deductions can I claim for income tax purposes?

A: We cannot provide tax advice. Please contact your tax/financial advisor. You may also contact the IRS at 1-800-829-1040 or visit www.irs.gov for more information.

Q: Do I need to provide a copy of my IRS Form 1098 to the IRS along with my tax return?

A: No, you are not required to include the 1098 statement with your tax return.

Q: Why doesn't the interest line on my IRS Form 1098 show all the interest I paid for the year?

A: If your loan was serviced by another company for part of the year, you may also receive an IRS Form 1098 from them. If you made payments for due dates of February and beyond the current tax year, the interest for these payments is not reportable to the IRS for the current reporting year and will be reported on next year's Form 1098.

Q: What do I do if I believe there is an error on my IRS Form 1098?

A: To submit a dispute, please contact us: by logging on to our website to send us a secure message; via facsimile to Attn: Research Department (609) 538-4005; by mail to PO Box 77404, Ewing, NJ 08628; or email us at yearendreplies@loanadministration.com. Please include your loan number and the specific issue you'd like addressed. If we determine a corrected statement is warranted, a statement will be mailed to you within 15 business days of receipt of your request.

Q: Do you report the amount of real estate taxes or homeowners insurance I paid to the IRS?

A: We do not report the amount of real estate taxes and/or homeowners insurance you paid to the IRS. The amount shown on your statement reflects the real estate taxes we paid on your behalf and is for informational purposes only. Please contact your local tax authority if you have further questions.

Q: If there are two or more borrowers named on my loan, which social security number (SSN) is used for reporting purposes?

A: The SSN shown on the 1098 form (last 4 digits) is used for reporting purposes. If you have questions, please contact your tax/financial advisor.

Q: May I request duplicate copies of IRS Form 1098?


A: You may print additional copies of the year end statement by logging on to our website and selecting "View Account Information". You may also request additional copies via our automated telephone system by calling us at the phone number listed on your IRS Form 1098.

Q: Where can I view a breakdown of all interest paid and insurance and/or real estate tax payments made on my loan?

A: You may view this information by logging on to our website and selecting "Loan Activity". You may also request this information by calling us at the phone number listed on your IRS Form 1098.

Q: How do I find the number of points that were claimed at closing?

A: If there were points established at closing, the information will be found on the Closing Disclosure. This information would be listed in Box 6 on your 1098. Please contact your tax/financial advisor for more information.

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Central Loan Administration & Reporting PO Box 77404 Ewing, NJ 08628 888-686-5459		* Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person. OMB No. 1545-1380 2019 Form 1098		Mortgage Interest Statement	
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code + 0379032 000126232 09CNYA 0924318 L4 LT THEYA KANAGARATNAM 2316 LAKESHORE AVE APT 16 OAKLAND CA 94606-1055 		1 Mortgage interest received from payer(s)/borrower(s) \$ 919.51		Account number (see instructions) 4774041794	
		2 Outstanding mortgage principal \$ 61,688.35		3 Mortgage origination date 10/03/06	
		4 Refund of overpaid interest \$ 0.00		5 Mortgage insurance premiums \$ 0.00	
		6 Points paid on purchase of principal residence \$ 0.00		Copy B For Payer/Borrower The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.	
		7 <input type="checkbox"/> If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.			
		8 Address or description of property securing mortgage (see instructions) 2316 LAKESHORE AV 16 16 OAKLAND CA 94606			
		9 Number of properties securing the mortgage 01			
10 Other		11 Mortgage acquisition date 10/26/19		RECIPIENT'S/LENDER'S TIN 21-0534340	
				PAYER'S/BORROWER'S TIN XXX-XX-3695	

Form 1098 (keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service

		Disbursement Activity 2019 :	M
Current Total Payment	661.31		
Current Escrow Payment	0.00		
Principal Activity 2019 :			
Beginning Balance Plus Advances	61,688.35		
Payments Applied	480.49		
Remaining Balance	61,207.86		
Escrow Activity 2019 :			
Beginning Escrow Balance	0.00		
Total Deposits	0.00		
Total Disbursements	0.00		
Closing Escrow Balance	0.00		

2019 Net Interest payments reported to IRS *****

919.51

Outstanding Late Fees Due 57.53

Message: If your loan was also serviced by another company in 2019, you may receive a separate statement from them as well.

Please Note: For State Funded Program Participants

Your interest may be overstated in Box 1 if all or a portion of your payments are subsidized by a state funded program. Contact your tax advisor with questions.

If Box 5 (Mortgage Insurance Premiums) is populated, the amount in Box 5 may not be deductible. Please consult your tax advisor to determine if the amount in Box 5 is tax deductible.

See the back of this document for answers to frequently asked questions.

Property Address:
 2316 LAKESHORE AV 16
 OAKLAND CA 94606

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A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances. **Caution:** *If you prepaid interest in 2019 that accrued in full by January 15, 2020, this prepaid interest may be included in box 1.* However, you cannot deduct the prepaid amount in 2019 even though it may be included in box 1. If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

Box 2. Shows the outstanding principal on the mortgage as of January 1, 2019. If the mortgage originated in 2019, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2019, shows the mortgage principal as of the date of acquisition.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your 2019 Schedule 1 (Form 1040). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and Itemized Deduction Recoveries in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the 2019 Schedule A (Form 1040) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

Box 8. This is the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

Box 10. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Box 11. If the recipient/lender acquired the mortgage in 2019, shows the date of acquisition.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098.

Year End Statements

Q: What deductions can I claim for income tax purposes?

A: We cannot provide tax advice. Please contact your tax/financial advisor. You may also contact the IRS at 1-800-829-1040 or visit www.irs.gov for more information.

Q: Do I need to provide a copy of my IRS Form 1098 to the IRS along with my tax return?

A: No, you are not required to include the 1098 statement with your tax return.

Q: Why doesn't the interest line on my IRS Form 1098 show all the interest I paid for the year?

A: If your loan was serviced by another company for part of the year, you may also receive an IRS Form 1098 from them. If you made payments for due dates of February and beyond the current tax year, the interest for these payments is not reportable to the IRS for the current reporting year and will be reported on next year's Form 1098.

Q: What do I do if I believe there is an error on my IRS Form 1098?

A: To submit a dispute, please contact us: by logging on to our website to send us a secure message; via facsimile to Attn: Research Department (609) 538-4005; by mail to PO Box 77404, Ewing, NJ 08628; or email us at yearendreplies@loanadministration.com. Please include your loan number and the specific issue you'd like addressed. If we determine a corrected statement is warranted, a statement will be mailed to you within 15 business days of receipt of your request.

Q: Do you report the amount of real estate taxes or homeowners insurance I paid to the IRS?

A: We do not report the amount of real estate taxes and/or homeowners insurance you paid to the IRS. The amount shown on your statement reflects the real estate taxes we paid on your behalf and is for informational purposes only. Please contact your local tax authority if you have further questions.

Q: If there are two or more borrowers named on my loan, which social security number (SSN) is used for reporting purposes?

A: The SSN shown on the 1098 form (last 4 digits) is used for reporting purposes. If you have questions, please contact your tax/financial advisor.

Q: May I request duplicate copies of IRS Form 1098?

A: You may print additional copies of the year end statement by logging on to our website and selecting "View Account Information". You may also request additional copies via our automated telephone system by calling us at the phone number listed on your IRS Form 1098.

Q: Where can I view a breakdown of all interest paid and insurance and/or real estate tax payments made on my loan?

A: You may view this information by logging on to our website and selecting "Loan Activity". You may also request this information by calling us at the phone number listed on your IRS Form 1098.

Q: How do I find the number of points that were claimed at closing?

A: If there were points established at closing, the information will be found on the Closing Disclosure. This information would be listed in Box 6 on your 1098. Please contact your tax/financial advisor for more information.

Q: Why does my IRS Form 1098 look different than in past years?

A: The IRS has added Box 11 ("Mortgage Acquisition Date") to the form. For more information, you may contact the IRS at 1-800-829-1040 or visit www.irs.gov.

Rev. February 2019



FACTS

WHAT DOES CITIBANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and transaction history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citibank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citibank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 1-888-214-0017 - our menu will prompt you through your choices. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us any time to limit our sharing.

Questions?


Call 1-888-214-0017. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258



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Who we are	
Who is providing this notice?	This notice is provided by Citibank, N.A. for individual clients of its mortgage and home equity business in the United States, CitiMortgage, Inc. and Central Loan Administration & Reporting ("Cenlar"). CitiMortgage provides servicing on behalf of Citi affiliates, including Citibank, N.A. and Citigroup Global Markets Realty Group, Cenlar services your home equity loan on behalf of CitiMortgage, Inc.
What we do	
How does Citibank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citibank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • provide account information or give us your contact information • provide employment information or apply for a loan • give us your income information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your credit worthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Citi name and financial companies such as Citigroup Global Markets, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies and other financial companies.</i>
Other important information	
<p>For Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.</p> <p>For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.</p>	

Citi acquires and uses services provided by third parties that collect and analyze customer data. This information may be used to service your accounts and for marketing purposes. For additional information about our privacy practices please go to www.citi.com/privacy.

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Central Loan Administration & Reporting PO Box 77404 Ewing, NJ 08628 888-686-5459		* Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person. OMB No. 1545-1380 2019 Form 1098		Mortgage Interest Statement	
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code + 0374662 000166401 09CN15 0953790 L4 THEYA KANAGARATNAM 2316 LAKESHORE AVE APT 16 OAKLAND CA 94606-1055 		1 Mortgage interest received from payer(s)/borrower(s) \$ 919.51		Account number (see instructions) 4774041794	
		2 Outstanding mortgage principal \$ 61,688.35		3 Mortgage origination date 10/03/06	
		4 Refund of overpaid interest \$ 0.00		5 Mortgage insurance premiums \$ 0.00	
		6 Points paid on purchase of principal residence \$ 0.00		Copy B For Payer/Borrower The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.	
		7 <input type="checkbox"/> If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.			
		8 Address or description of property securing mortgage (see instructions) 2316 LAKESHORE AV 16 16 OAKLAND CA 94606			
		9 Number of properties securing the mortgage 01			
10 Other		11 Mortgage acquisition date 10/26/19		RECIPIENT'S/LENDER'S TIN 21-0534340	
				PAYER'S/BORROWER'S TIN XXX-XX-3695	

Form 1098 (keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service

		Disbursement Activity 2019 :	M
Current Total Payment	661.31		
Current Escrow Payment	0.00		
Principal Activity 2019 :			
Beginning Balance Plus Advances	61,688.35		
Payments Applied	480.49		
Remaining Balance	61,207.86		
Escrow Activity 2019 :			
Beginning Escrow Balance	0.00		
Total Deposits	0.00		
Total Disbursements	0.00		
Closing Escrow Balance	0.00		

2019 Net Interest payments reported to IRS *****

919.51

Outstanding Late Fees Due 57.53

Message: If your loan was also serviced by another company in 2019, you may receive a separate statement from them as well.

Please Note: For State Funded Program Participants

Your interest may be overstated in Box 1 if all or a portion of your payments are subsidized by a state funded program. Contact your tax advisor with questions.

If Box 5 (Mortgage Insurance Premiums) is populated, the amount in Box 5 may not be deductible. Please consult your tax advisor to determine if the amount in Box 5 is tax deductible.

See the back of this document for answers to frequently asked questions.

Property Address:
 2316 LAKESHORE AV 16
 OAKLAND CA 94606

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A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances. **Caution:** *If you prepaid interest in 2019 that accrued in full by January 15, 2020, this prepaid interest may be included in box 1.* However, you cannot deduct the prepaid amount in 2019 even though it may be included in box 1. If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

Box 2. Shows the outstanding principal on the mortgage as of January 1, 2019. If the mortgage originated in 2019, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2019, shows the mortgage principal as of the date of acquisition.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your 2019 Schedule 1 (Form 1040). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and Itemized Deduction Recoveries in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the 2019 Schedule A (Form 1040) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed. **Box 8.** This is the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank. **Box 10.** The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Box 11. If the recipient/lender acquired the mortgage in 2019, shows the date of acquisition.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098.

Year End Statements

Q: What deductions can I claim for income tax purposes?

A: We cannot provide tax advice. Please contact your tax/financial advisor. You may also contact the IRS at 1-800-829-1040 or visit www.irs.gov for more information.

Q: Do I need to provide a copy of my IRS Form 1098 to the IRS along with my tax return?

A: No, you are not required to include the 1098 statement with your tax return.

Q: Why doesn't the interest line on my IRS Form 1098 show all the interest I paid for the year?

A: If your loan was serviced by another company for part of the year, you may also receive an IRS Form 1098 from them. If you made payments for due dates of February and beyond the current tax year, the interest for these payments is not reportable to the IRS for the current reporting year and will be reported on next year's Form 1098.

Q: What do I do if I believe there is an error on my IRS Form 1098?

A: To submit a dispute, please contact us: by logging on to our website to send us a secure message; via facsimile to Attn: Research Department (609) 538-4005; by mail to PO Box 77404, Ewing, NJ 08628; or email us at yearendreplies@loanadministration.com. Please include your loan number and the specific issue you'd like addressed. If we determine a corrected statement is warranted, a statement will be mailed to you within 15 business days of receipt of your request.

Q: Do you report the amount of real estate taxes or homeowners insurance I paid to the IRS?

A: We do not report the amount of real estate taxes and/or homeowners insurance you paid to the IRS. The amount shown on your statement reflects the real estate taxes we paid on your behalf and is for informational purposes only. Please contact your local tax authority if you have further questions.

Q: If there are two or more borrowers named on my loan, which social security number (SSN) is used for reporting purposes?

A: The SSN shown on the 1098 form (last 4 digits) is used for reporting purposes. If you have questions, please contact your tax/financial advisor.

Q: May I request duplicate copies of IRS Form 1098?

A: You may print additional copies of the year end statement by logging on to our website and selecting "View Account Information". You may also request additional copies via our automated telephone system by calling us at the phone number listed on your IRS Form 1098.

Q: Where can I view a breakdown of all interest paid and insurance and/or real estate tax payments made on my loan?

A: You may view this information by logging on to our website and selecting "Loan Activity". You may also request this information by calling us at the phone number listed on your IRS Form 1098.

Q: How do I find the number of points that were claimed at closing?

A: If there were points established at closing, the information will be found on the Closing Disclosure. This information would be listed in Box 6 on your 1098. Please contact your tax/financial advisor for more information.

Q: Why does my IRS Form 1098 look different than in past years?

A: The IRS has added Box 11 ("Mortgage Acquisition Date") to the form. For more information, you may contact the IRS at 1-800-829-1040 or visit www.irs.gov.



Persons who are deaf, hard of hearing,
or have limited speech may dial TTY 711.

Central Loan Administration & Reporting
PO BOX 77404
Ewing, NJ 08628
855-839-6253

5-836-APL95-0038699-001-000-000-000-000

THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055

Loan Number: 4774041794

PROCESS DATE		TRANSACTION DESCRIPTION	DUE DATE	TOTAL AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	OTHER
01/22	152	LATE CHARGE ASSESSMENT	06/20	\$0.00	\$0.00	\$0.00	\$0.00	(\$30.56)
01/22	631	PROPERTY PRESERVATION DISB(631)		\$0.00	\$0.00	\$0.00	\$0.00	\$15.00
02/22	601	CORPORATE ADVANCE(MISC)		\$0.00	\$0.00	\$0.00	\$0.00	(\$11.54) *
02/22	632	STATUTORY EXPENSE DISB(632)		\$0.00	\$0.00	\$0.00	\$0.00	(\$125.00) *
02/22	152	LATE CHARGE ASSESSMENT	06/20	\$0.00	\$0.00	\$0.00	\$0.00	(\$30.19)
03/22	152	LATE CHARGE ASSESSMENT	06/20	\$0.00	\$0.00	\$0.00	\$0.00	(\$30.19)
03/22	631	PROPERTY PRESERVATION DISB(631)		\$0.00	\$0.00	\$0.00	\$0.00	\$15.00
04/22	152	LATE CHARGE ASSESSMENT	06/20	\$0.00	\$0.00	\$0.00	\$0.00	(\$30.56)
04/22	633	MISC DEFAULT DISB (633)		\$0.00	\$0.00	\$0.00	\$0.00	\$85.00
04/22	631	PROPERTY PRESERVATION DISB(631)		\$0.00	\$0.00	\$0.00	\$0.00	\$15.00
05/22	152	LATE CHARGE ASSESSMENT	06/20	\$0.00	\$0.00	\$0.00	\$0.00	(\$30.14)
06/22	631	PROPERTY PRESERVATION DISB(631)		\$0.00	\$0.00	\$0.00	\$0.00	\$15.00
06/22	633	MISC DEFAULT DISB (633)		\$0.00	\$0.00	\$0.00	\$0.00	(\$12.40) *
07/22	631	PROPERTY PRESERVATION DISB(631)		\$0.00	\$0.00	\$0.00	\$0.00	\$15.00
08/22	631	PROPERTY PRESERVATION DISB(631)		\$0.00	\$0.00	\$0.00	\$0.00	\$15.00
08/22	630	ATTORNEY ADVANCE DISB (630)		\$0.00	\$0.00	\$0.00	\$0.00	\$395.97
08/22	630	ATTORNEY ADVANCE DISB (630)		\$0.00	\$0.00	\$0.00	\$0.00	(\$954.03) *
08/22	632	STATUTORY EXPENSE DISB(632)		\$0.00	\$0.00	\$0.00	\$0.00	\$2.45
08/22	632	STATUTORY EXPENSE DISB(632)		\$0.00	\$0.00	\$0.00	\$0.00	\$33.37
08/22	632	STATUTORY EXPENSE DISB(632)		\$0.00	\$0.00	\$0.00	\$0.00	\$32.85
08/22	632	STATUTORY EXPENSE DISB(632)		\$0.00	\$0.00	\$0.00	\$0.00	\$108.00
08/22	632	STATUTORY EXPENSE DISB(632)		\$0.00	\$0.00	\$0.00	\$0.00	\$99.00
08/22	632	STATUTORY EXPENSE DISB(632)		\$0.00	\$0.00	\$0.00	\$0.00	\$300.00
09/22	631	PROPERTY PRESERVATION DISB(631)		\$0.00	\$0.00	\$0.00	\$0.00	\$15.00
10/22	631	PROPERTY PRESERVATION DISB(631)		\$0.00	\$0.00	\$0.00	\$0.00	\$15.00
11/22	631	PROPERTY PRESERVATION DISB(631)		\$0.00	\$0.00	\$0.00	\$0.00	\$20.00
12/22	631	PROPERTY PRESERVATION DISB(631)		\$0.00	\$0.00	\$0.00	\$0.00	\$20.00

*This item was paid by Central Loan Administration & Reporting.

+ 06144842 000294095 09CNYC 0924313 L4
THEYA KANAGARATNAM
2316 LAKESHORE AVE APT 16
OAKLAND CA 94606-1055
[Barcode]



THEYA KANAGARATNAM
 2316 LAKESHORE AVE APT 16
 OAKLAND CA 94606-1055

Loan Number: 4774041794

PROCESS DATE	TRANSACTION DESCRIPTION	DUE DATE	TOTAL AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	OTHER
02/21	632 STATUTORY EXPENSE DISB(632)		\$0.00				-\$125.00
02/21	633 MISC DEFAULT DISB (633)		\$0.00				-\$85.00
03/21	152 LATE CHGE ASSESSMENT	06/20	\$0.00				-\$30.56
04/21	152 LATE CHGE ASSESSMENT	06/20	\$0.00				-\$29.46
05/21	152 LATE CHGE ASSESSMENT	06/20	\$0.00				-\$30.56
05/21	631 PROPERTY PRESERVATION DISB(631)		\$0.00				-\$15.00
06/21	152 LATE CHGE ASSESSMENT	06/20	\$0.00				-\$30.56
07/21	152 LATE CHGE ASSESSMENT	06/20	\$0.00				-\$29.83
08/21	632 STATUTORY EXPENSE DISB(632)		\$0.00				-\$125.00
08/21	631 PROPERTY PRESERVATION DISB(631)		\$0.00				-\$15.00
08/21	152 LATE CHGE ASSESSMENT	06/20	\$0.00				-\$30.92
08/21	633 MISC DEFAULT DISB (633)		\$0.00				-\$85.00
09/21	152 LATE CHGE ASSESSMENT	06/20	\$0.00				-\$30.19
09/21	631 PROPERTY PRESERVATION DISB(631)		\$0.00				-\$15.00
10/21	601 CORPORATE ADVANCE (MISC)		\$0.00				-\$10.90
10/21	601 CORPORATE ADVANCE (MISC)		\$0.00				-\$10.90
10/21	601 CORPORATE ADVANCE (MISC)		\$0.00				-\$9.88
10/21	152 LATE CHGE ASSESSMENT	06/20	\$0.00				-\$29.83
11/21	631 PROPERTY PRESERVATION DISB(631)		\$0.00				-\$15.00
11/21	152 LATE CHGE ASSESSMENT	06/20	\$0.00				-\$31.29
12/21	152 LATE CHGE ASSESSMENT	06/20	\$0.00				-\$30.19
12/21	631 PROPERTY PRESERVATION DISB(631)		\$0.00				-\$15.00





WOLFE & WYMAN LLP

EXHIBIT "D"



PAYOFF STATEMENT AS OF November 20, 2023 ("Effective Date")

To ensure timely posting of payoff proceeds, we are asking borrowers and closing agents to wire payoff proceeds in lieu of mailing checks due to the potential of mail disruption. Central Loan Administration & Reporting does not charge an incoming wire fee.

IMPORTANT: Your payoff statement consists of multiple pages! To ensure that your payoff transaction is processed efficiently, please read the entire payoff statement and follow all instructions. The fastest remittance method is by wire. Please send your payoff by wire and Pay CLOSE ATTENTION to the Wiring Instructions, as they are UNIQUE to this loan ONLY!

Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606

Property Address: 2316 Lakeshore Av 16 16
Oakland CA 94606

Loan No.: 4774041794
Original Loan Amount: \$ 100,000
FHA/VA/MI No.:

Original Loan Date: 10-03-06
Investor No. KW7 227 4774041794

Statement forwarded to: Fax 6099553175
Theya Kanagaratnam
2316 Lakeshore Ave Apt
Oakland CA 94606



Required Legal Notice(s)

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.

HELOC AUTHORIZATION TO CLOSE FORM: If your HELOC is open or within the draw period, you must execute and return an Authorization to Close form with the payoff funds. Please refer to the enclosed "Authorization to Close Home Equity Line of Credit".

ATTENTION BORROWERS USING AUTOMATIC DRAFTING: If your monthly payments are automatically withdrawn from your checking/savings account using our Payment Drafting Program (automatic drafting) you must instruct this office to discontinue automatic drafting at least fifteen (15) business days before the next scheduled withdrawal. For your convenience, you can delete the auto draft via self-service by visiting our website or calling the number provided. You may also send a written notice to: Drafting Department, PO Box 77417, Ewing, NJ 08628. Please allow extra time if mailing your request. Failure to comply may result in continued withdrawals.

ATTENTION BORROWERS USING ONLINE BILL PAYMENT SERVICES: If you authorize a Third Party Bill Payment Service to remit your monthly payment, it is your responsibility to cancel this service. Failure to cancel the Third Party Bill Payment Service may result in additional withdrawals after your loan is paid off.

XQ541-L4 032 LBG {H1-04} (PAYOFF)

Theya Kanagaratnam
4774041794

Statement of amount necessary to Payoff the loan on or before 12-18-23.

Interest Rate: 3.75000% Interest Billed to: 10-27-23
Next Payment Due Date: 06-23-20 Loan Type: CONV W/O PMI

First Principal Balance: \$ 59,193.78
Interest to 12-18-23: 11,458.29

OTHER CHARGES

Accrued Late Charge: 639.63
Corporate Advance*: 3,241.88
Est. Recording Fee : 200.00
Attorney Fees/Costs : 637.00
Inspection Fee : .00
Addl Fees Due : .00
P/O Stmt Preparation : 120.00
Miscellaneous Fee Detail:

Total Due: \$ 75,490.58

* Itemization of Corporate Advance Due is available upon request. Please call 1-855-839-6253 to request an itemization or for any other questions regarding your statement.

If funds are received after 12-18-23 include an additional amount of \$ 14.60 per Day. If the current month's payment or payoff is not received within 19 days of the due date of the next payment, a late charge in the amount of \$ 30.37, in addition to the amount shown above, must be remitted.

XQ541-L4 032 LBG {H2-04} (PAYOFF)

IMPORTANT NOTICE: Due to an increase in wire fraud activity, we recommend you contact our office using our phone number from an independent source, such as your mortgage statement, to verify any payoff wire instructions received. We are not responsible for any wires sent to an incorrect bank account.

If you are sending the "Authorization to Close Home Equity Line of Credit" form, please deliver by fax to 609-718-1700.



PLEASE FAX FULLY EXECUTED DOCUMENT TO (609) 718-1700 ATTENTION PAYOFF DEPT.

AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT

NAME OF BORROWER: Theya Kanagaratnam
PROPERTY ADDRESS: 2316 Lakeshore Av 16 16
CITY, STATE, ZIP: Oakland CA 94606
HOME EQUITY LINE OF CREDIT LOAN NO: 4774041794

THE HOME EQUITY LINE OF CREDIT ACCOUNT (HELOC ACCOUNT) REFERENCED ABOVE WILL REMAIN OPEN, THAT IS, IT MAY CONTINUE TO BE DRAWN UPON AND A LIEN WILL CONTINUE AGAINST THE SECURED PROPERTY UNTIL:

- 1) WE ARE PAID ALL AMOUNTS DUE ON THE HELOC ACCOUNT AS SHOWN ON A VALID PAYOFF STATEMENT; AND
- 2) We receive your written authorization to close the HELOC account.

If you would like to close the HELOC account and discharge the lien, we require all borrowers to execute and return this authorization along with the necessary payoff funds. NOTE: If you are wiring payoff funds and wish to close the HELOC account, please be sure to fax a fully executed copy of this form to (609) 718-1700 the day before the payoff funds are wired. Please do not fax any other information to this number.

AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT

I/We authorize you to close the above referenced HELOC account. I/We understand that once the account is closed, no additional checks will be honored or processed. I/We certify that no checks are outstanding and agree to destroy all unused checks. I/We understand that upon completion of the payoff transaction, including receipt of this authorization, the HELOC account will be closed and the lien on the property will be released.

Signature of Borrower

Date

Signature of Co-Borrower

Date

XQ542-L4 013 LBG {H3-04} (PAYOFF)



Theya Kanagaratnam

4774041794

LOAN PAYOFF INFORMATION

GENERAL INSTRUCTIONS AND CONDITIONS:

- * ALL PAYOFF FIGURES PROVIDED ARE SUBJECT TO CLERICAL ERROR, CORRECTION AND FINAL AUDIT.

PAYMENT BY WIRE: ATTENTION! UNIQUE WIRING INSTRUCTIONS BELOW!

Our preferred method of payoff remittance is by wire transfer.

Wire to:

Bank: Cenlar FS Princetn, Trenton, NJ ABA Nbr. 231271365

Beneficiary Name: Theya Kanagaratnam

Beneficiary Address: 2316 Lakeshore Av 16 16 Oakland CA 94606

BNF Account Number: 2094774041794

Originator to BNF Info: Attention Payoff Department

Include sender's contact name and phone number

- * NOTE: If the above wiring instructions are not followed, it could result in additional accrued interest and delayed processing.
- * Conversions of these instructions into an ACH CREDIT will NOT be accepted.

PAYMENT BY CHECK:

- * PERSONAL CHECKS WILL NOT BE ACCEPTED.
- * ONLINE BILL PAYMENTS WILL NOT BE ACCEPTED.
- * All checks should be made payable to:
Central Loan Administration & Reporting

Send to the following address: Payoff Department, 425 Phillips Boulevard, Ewing, NJ 08618. Include the borrower's name, property address, and loan number on the check. Please include a contact name and telephone number.

REMITTANCE OF FUNDS:

Payoff remittances (wires or checks) received in our office after 2:00 pm ET will be processed the following business day. Payoffs are not posted on weekends and holidays. Accrued interest will be added to the payoff for those days.

- * Payoff funds must be remitted in the form of a wire, certified check, bank/cashier's check or an attorney's trust check.
- * Payoff remittances of less than the full payoff amount due will not be applied and interest will continue to accrue until the full amount is received. We will attempt to notify the sender of the amount of the shortage. If the shortage amount is not received within 48 hours of our initial receipt of the funds, the entire remittance may be returned.
- * If we must reverse the receipt and application of funds due to an error in the payoff request, a \$200.00 handling fee will be assessed.
- * Please note the required payoff amount MAY CHANGE if a payment is returned, or if fees or advances occur on or after the Effective Date of this statement.

XQ543-L4 020 LBG {H4-04} (PAYOFF)



Theya Kanagaratnam
4774041794

- * You must pay all interest that accrues and/or fees that are assessed after the Effective Date.
- * In the event a previously applied payment is reversed due to a dishonored or returned item, there will be a charge not to exceed the amount permitted by law, and an updated Payoff Statement will be issued.
- * IN THE EVENT THE FUNDS RECEIVED ARE LESS THAN THE TOTAL AMOUNT DUE, ANY AVAILABLE ESCROW FUNDS WILL BE USED TO COVER THE SHORTAGE.

SINCE AMOUNTS MAY CHANGE, WE RECOMMEND YOU CONTACT OUR OFFICE TO VERIFY PAYOFF FIGURES PRIOR TO REMITTING FUNDS.

IF THE LOAN IS DELINQUENT, IN FORECLOSURE OR BANKRUPTCY, this office must be contacted at least 48 hours prior to payoff in order to allow us sufficient time to verify the correct amount necessary to satisfy the loan.

ESCROW ACCOUNTS & DISBURSEMENTS:

- * If we collect escrow funds for payment of real estate taxes and insurance premiums, we will continue to make required disbursements from the escrow account until our application of the payoff funds to the account. Once a loan is paid in full, no further disbursements will be made for escrowed items.
- * CAUTION: If an escrow disbursement creates a shortage in the escrow account and causes us to advance our funds, the amount of the advance will be added to the amount due and must be paid at time of payoff.
- * We will attempt to notify the sender of any payoff shortage created by escrow disbursements.
- * Following the payoff, we will conduct a final review of the escrow account. You will be notified if additional funds are due; otherwise any excess funds remaining in your escrow account, or funds received in excess of the payoff amount, will be processed and returned in accordance with the applicable state and federal laws.

LATE CHARGES:

- * Until a loan is paid in full, late charges will continue to accrue as permitted by law for any monthly payment that is due but not received by the late charge assessment date.

ADDITIONAL PAYOFF STATEMENTS:

- * We will charge a fee, as permitted by law, for each additional payoff statement generated. The amount of the fee varies by state and by loan type. Please contact us for the amount of the fee.

MAILING ADDRESS CHANGE:

- * You must provide the mailing address to which any loan documents and any escrow refund should be returned.

DOCUMENT CANCELLATION:

- * Satisfaction documents will be sent directly to the recording office for cancellation or reconveyance.

XQ543-L4 020 LBG {H5-04} (PAYOFF)





WOLFE & WYMAN LLP

EXHIBIT "E"

2

RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO



2006381619

10/10/2006 02:49 PM

OFFICIAL RECORDS OF ALAMEDA COUNTY
PATRICK O'CONNELL
RECORDING FEE:

31.00

When Recorded Mail To:

Nationwide Appraisal Services Corp.
380 Southpointe Blvd.
Plaza 1, Suite 300
Canonsburg, PA 15317
(800) 920-0950

20218293



8 PGS

This Instrument Was Prepared By:

SHILPA PANSANIA
Citibank
P.O. Box 790017, MS 221
St. Louis, MO 63179
(800) 925-2484

102
8
SC

Home Equity Line of Credit DEED OF TRUST

ACCOUNT NO.: 106091318334000

In this Deed, "You", "Your" and "Yours" means, THEYA KANAGARATNAM, A SINGLE WOMAN, of 2316 LAKESHORE AV. 16, OAKLAND, CA 94606, each person signing as trustor. "We," "Us" and "Our" means CITIBANK, N.A. (The "Trustee" means Verdugo Trustee Service Corporation or any successor appointed pursuant to Paragraph 26 of this Deed of Trust. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Deed of Trust.

**Borrower*

The "Property" means the real estate, including the leasehold (if any), located at 2316 LAKESHORE AV. 16, OAKLAND, CA 94606 and having the legal description attached to and made a part of this Deed of Trust.

THIS MORTGAGE between You, Trustee and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

see "schedule A" for legal

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Deed of Trust may not exceed \$100,000.00 (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Deed of Trust. Obligations under the Agreement, Deed of Trust and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a reconveyance of the Property to be executed to You and such reconveyance is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Deed of Trust (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited and the trust herein created, You hereby irrevocably grant and convey to Trustee, in trust, with, if allowed by applicable law, power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Deed of Trust is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

citibank®

Deed of Trust, continued

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS DEED OF TRUST, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 2 THROUGH 6 FOLLOWING.

<u>Theya Kanagaratnam</u> 10/03/2006 Trustor: THEYA KANAGAPATNAM <input type="checkbox"/> Married <input type="checkbox"/> Unmarried		Trustor: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	
<u>Theya Kanagaratnam</u> Trustor: THEYA KANAGARATNAM <input type="checkbox"/> Married <input type="checkbox"/> Unmarried		Trustor: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	

STATE OF CALIFORNIA
 COUNTY OF Alameda

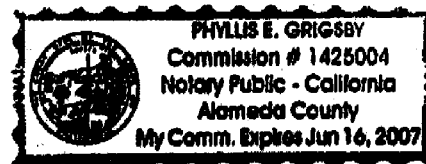
On 10/03/2006, before me,

personally appeared **THEYA KANAGAPATNAM** personally known to me (or proved to me on the basis of satisfactory evidence) to be the same person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Signature of Person Taking Acknowledgment)

MY COMMISSION EXPIRES ON:



(Signature of Person Taking Acknowledgment Typed, Printed or Stamped)

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first deed of trust. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Deed of Trust.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Deed of Trust including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Deed of Trust in such order as We may choose from time to time.
- 3. Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment.



Deed of Trust, continued

You shall make payments, when due, on any indebtedness secured by a deed of trust or other lien that is prior in right time to this Deed of Trust (a "Prior Deed of Trust"). You shall promptly discharge the lien of any Prior Deed of Trust not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to the Deed of Trust. You shall not enter into any agreement with the holder of a Prior Deed of Trust whereby such Prior Deed of Trust, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Deed of Trust without Our prior written consent.

4. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Deed of Trust.

If the Property is acquired by Us under Paragraph 14 of this Deed of Trust, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Deed of Trust covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Deed of Trust is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Deed of Trust if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Deed of Trust to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Deed of Trust being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against net loss in addition to the other hazards for which insurance is required herein.

6. Protection of Our Security. If You fail to perform Your obligations under this Deed of Trust, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Deed of Trust (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.



Deed of Trust, continued

- 7. Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.
- 8. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.
- If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.
- 9. Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.
- 10. Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Trustor who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Trustor's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Trustor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Trustor's consent and without releasing that Trustor or modifying this Deed of Trust as to that Trustor's interest in the Property.
- 11. Notices.** Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Deed of Trust shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of the Deed of Trust or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.
- 12. Severability.** If any term of this Deed of Trust is found to be unenforceable, all other provisions will remain in full force.
- 13. Due on Transfer Provision - Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Deed of Trust. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Deed of Trust. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Deed of Trust must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Deed of Trust without further notice or demand on You.
- 14. Default.** If You breach any term in this Deed of Trust, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale under this Deed of Trust and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Deed of Trust, including attorney's fees and allocated costs of Our salaried employees.
- 15. Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.
- 16. Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by a promissory note or agreement stating that said note or agreement is so secured.
- 17. Release.** Upon payment of all sums secured by this Deed of Trust and upon (a) expiration of the Agreement or (b) Your request, We shall release this Deed of Trust and You shall pay all costs of recordation, if any.

**Deed of Trust, continued**

- 18. Appointment of Receiver; Lender in Possession.** Upon acceleration under this Deed of Trust or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.
- 19. Statement of Obligation.** We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.
- 20. No Merger.** There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.
- 21. Fixture Filing.** This Deed of Trust constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Deed of Trust and with respect to any goods or other personal property that may now or hereafter become such fixtures.
- 22. Third Party Waivers.** In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Deed of Trust or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Deed of Trust, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.
- 23. Choice of Law.** The Deed of Trust will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Deed of Trust will be governed by the law of the state where the Property is located.
- 24. Your Copy.** You shall be given one conformed copy of the Agreement and this Deed of Trust.
- 25. Loan Charges Legislation Affecting Our Rights.** If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Deed of Trust unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Deed of Trust and may invoke any remedies permitted by Paragraph 14.
- 26. Substitute Trustee.** We may, at our Option, from time to time remove the Trustee and appoint a successor Trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.
- 27. Reconveyance.** After compliance with all requirements of the Agreement, We shall request the Trustee to reconvey the Property to You. Trustee shall reconvey the Property without warranty. You shall pay any fee legally charged by the Trustee for the issuance of reconveyance and all costs of recordation.

Deed of Trust, continued



**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR DEED OF TRUST OR MORTGAGE**

We and You request the holder of any encumbrance with a lien which has priority over this Deed of Trust give notice to Us, at Our address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Agreement secured by this Deed of Trust. The Agreement together with all other indebtedness and obligations secured by this Deed of Trust have been paid and performed in full. Trustee is hereby directed to cancel the Agreement and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all estate now held by Trustee to the persons legally entitled thereto.

Date: _____

SCHEDULE A

The following described real property in the City of Oakland, County of Alameda State of California:

Parcel One:

An undivided 4.2% interest as tenant in common in and to Tract 4135, filed April 2, 1979, in Book 110, Page 5, of Maps, Alameda County Records.

Parcel Two:

Unit 16, Building 2316, as shown on said condominium Plan.

Tax ID: 023-0415-036

ILLEGIBLE NOTARY SEAL DECLARATION
(Government Code 27361.7)

I declare under penalty of perjury that the notary seal on the document to which this statement is attached, reads as follows:

NAME OF NOTARY PUBLIC: PHYLLIS E GRIGSBY

COMMISSION NUMBER: 1425004

COMMISSION EXPIRES: 6/16/07

NOTARY PUBLIC STATE: CA COUNTY: ALAMEDA

SIGNATURE OF DECLARANT: 

PRINT NAME OF DECLARANT: ERICA DULLY

CITY & STATE OF EXECUTION: OAKLAND

DATE SIGNED: 10/3/06

2022120202

06/30/2022 09:08 AM

1 PGS

OFFICIAL RECORDS OF ALAMEDA COUNTY

MELISSA WILK, CLERK-RECORDER

RECORDING FEES: \$99.00

RECORDING REQUESTED BY:
National Default Servicing Corporation



WHEN RECORDED MAIL TO:
National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020

ELECTRONICALLY RECORDED

NDSC File No.: 22-01281-CE-CA

APN No.: 023-0415-036-00

Property Address: 2316 Lakeshore Av, 16, Oakland, CA 94606

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUBSTITUTION OF TRUSTEE

WHEREAS, Theya Kanagaratnam, A Single Woman was the original Trustor(s), Verdugo Trustee Service Corporation was the original Trustee and Citibank, N.A. was the original Beneficiary under that certain Deed of Trust dated 10/03/2006 and recorded on 10/10/2006 as Instrument No. 2006381619 of the Official Records of Alameda County, State of CA and

WHEREAS, the undersigned is the present beneficiary under the said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes NATIONAL DEFAULT SERVICING CORPORATION, An Arizona Corporation, whose address is 7720 N. 16th Street, Suite 300, Phoenix, Arizona 85020, as Trustee under said Deed of Trust. Said Substitute Trustee is qualified to serve as Trustee under the laws of this state.

Whenever the context hereof requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Citibank, N.A. successor by merger to West, N.A. formerly known as Citibank (West), FSB

Dated: 06/22/2022

By:

Name:

Toni Beck

Its:

Document Control Officer

STATE OF Missouri
COUNTY OF St. Charles

On 06-22, 2022, before me, the undersigned, a Notary Public for said State, personally appeared Toni Beck who personally known to me (or who proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature

Kalem Williams

KALEM WILLIAMS
Notary Public, Notary Seal
State of Missouri
St. Louis County
Commission # 20624445
My Commission Expires 10-25-2024

2022140495

08/10/2022 08:39 AM

4 PGS

RECORDING REQUESTED BY:

National Default Servicing Corporation,
an Arizona Corporation

WHEN RECORDED MAIL TO:

National Default Servicing Corporation,
an Arizona Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020



OFFICIAL RECORDS OF ALAMEDA COUNTY
MELISSA WILK, CLERK-RECORDER
RECORDING FEES: \$108.00

ELECTRONICALLY RECORDED

NDSC File No. : 22-01281-CE-CA

Title Order No. : 2173814

Property Address: 2316 Lakeshore Av, 16 Oakland CA 94606

APN: 023-0415-036-00

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST
IMPORTANT NOTICE**

**ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS
APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE
2923.3**

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO
TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP
LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until approximately 90 days from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is \$14,082.44, as of 08/08/2022 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your Note and Deed of Trust or Mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required by the Note and Deed of Trust or Mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the

NDSC File No. : 22-01281-CE-CA

time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than three months

after this notice of default is recorded) to, among other things, (1) provide additional time in which to cure the default by the transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Cenlar FSB

c/o National Default Servicing Corporation, an Arizona Corporation

7720 N. 16th Street, Suite 300

Phoenix, AZ 85020 Phone 602-264-6101 Sales Website: www.ndscorp.com/sales/

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. Remember, **YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.**

This is an attempt to collect a debt and any information obtained will be used for that purpose.

NOTICE IS HEREBY GIVEN THAT : NATIONAL DEFAULT SERVICING CORPORATION, an Arizona Corporation, is either the original Trustee, the duly appointed substituted Trustee or acting as agent for the Trustee or Beneficiary under a Deed of Trust dated 10/03/2006, executed by Theya Kanagaratnam, A Single Woman, as Trustor, to secure certain obligations in favor of Citibank, N.A. as beneficiary recorded 10/10/2006 as Instrument No. 2006381619 (or Book, Page) of the Official Records of Alameda County, CA. Said obligations including ONE NOTE FOR THE ORIGINAL sum of \$100,000.00.

That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of : FAILURE TO PAY THE INSTALLMENT OF PRINCIPAL, INTEREST AND IMPOUNDS WHICH BECAME DUE ON 06/23/2020 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS, TOGETHER WITH ALL LATE CHARGES; PLUS ADVANCES MADE AND COSTS INCURRED BY THE BENEFICIARY INCLUDING FORECLOSURE FEES AND COSTS AND/OR ATTORNEY'S FEES.


NDSC File No. : 22-01281-CE-CA

That by reason thereof, the present beneficiary under such Deed of Trust has executed and delivered to duly appointed Trustee a written Declaration of Default and Demand for Sale, and has deposited with said duly appointed Trustee such Deed of Trust and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

The Declaration required by California Civil Code Sections 2923.5 or 2923.55 is attached hereto.

Dated : 8/8, 2022

National Default Servicing Corporation, an Arizona Corporation, as Trustee for Citibank, N.A.


By: Connie Hernandez, Trustee Sales Representative

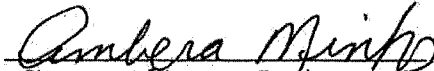
**DECLARATION OF MORTGAGE SERVICER PURSUANT TO
CIVIL CODE §2923.55(c)**

Borrower(s): Kanagaratnam, Theya ,
Mortgage Servicer: Cenlar FSB
Property Address: 2316 Lakeshore Av, 16 , Oakland, CA 94606
NDSC File No.: 22-01281-CE-CA

The undersigned, as an authorized agent or employee of the mortgage subservicer named below, declares that:

1. N/A The mortgage subservicer has contacted the borrower pursuant to California Civil Code § 2923.55(b)(2) to "assess the borrower's financial situation and explore options for the borrower to avoid foreclosure." Thirty (30) days, or more, have passed since the initial contact was made.
2. ☒ Despite the exercise of due diligence pursuant to California Civil Code § 2923.55(f), the mortgage subservicer has been unable to contact the borrower "to assess the borrower's financial situation and explore options for the borrower to avoid foreclosure." Thirty (30) days, or more, have passed since these due diligence efforts were satisfied.
3. N/A] No contact was required by the mortgage subservicer because the individual(s) did not meet the definition of "borrower" pursuant to subdivision (c) of California Civil Code § 2920.5.
4. N/A] The requirements of California Civil Code § 2923.55 do not apply because the loan is not secured by a first lien mortgage or deed of trust on "owner-occupied" residential real property as defined by California Civil Code § 2924.15(a).

I certify that this declaration is accurate, complete and supported by competent and reliable evidence which the mortgage subservicer has reviewed to substantiate the borrower's default and the right to foreclose, including the borrower's loan status and loan information.


Signature of Agent or Employee

Ambera Minks 8-2-2022
Printed Name of Agent or Employee, employed as

Vice President Document Execution of Cenlar FSB, as servicer for Citibank, N.A.

National Default Servicing Corporation

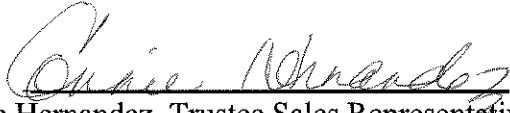
Notice of Default 10-Day Certificate of Mailing

NDSC File No. : **22-01281-CE-CA**
Date : **August 17, 2022**

The declarant, whose signature appears below, states that he/she is over the age of eighteen (18) years; is employed in Maricopa County by National Default Servicing Corporation located at 7720 North 16th Street, Suite 300, Phoenix, AZ 85020 and is not a party to the action herein; and that on the date set forth above, he/she personally mailed the **Notice of Default and Substitution of Trustee** in a sealed envelope, by depositing it in the mail with the postage fully prepaid; such envelope being addressed to the person(s) named at the address listed below.

I certify under penalty of perjury under the laws of the State of CA that the foregoing is true and correct.

August 17, 2022
Date


Connie Hernandez, Trustee Sales Representative

Certified Mail No: 9414814901015629568881 Sent: 08/17/2022
Address
Theya Kanagaratnam
2316 Lakeshore Ave 16 16
Oakland CA 94606-1055

Certified Mail No: 9414814901015629568898 Sent: 08/17/2022
Address
Theya Kanagaratnam
2316 Lakeshore Av, 16
Oakland CA 94606

Certified Mail No: 9414814901015629568904 Sent: 08/17/2022
Address
Theya Kanagaratnam
2316 Lakeshore Av

MA10CA-Notice of Default
22-01281-CE-CA

Oakland CA 94606

Certified Mail No: 9414814901015629568911 Sent: 08/17/2022

Address

Theya Kanagaratnam

2340 Powell St

Emeryville CA 94608-1738

Certified Mail No: 9414814901015629568928 Sent: 08/17/2022

Address

Theya Kanagaratnam

2316 Lakeshore Ave Apt 16

Oakland CA 94606-1055

Certified Mail No: N/A Sent: 08/17/2022

Address

Parties in Possession

2316 Lakeshore Av, 16

Oakland CA 94606

Certified Mail #

7020 0090 00001330

4047

Notice

Date: October 28, 2022

Greetings,

To the woman or man at Tiffany & Bosco, whom, i believe at times, acts as a foreclosure attorney;

i, say it cometh to the attention of i, a woman: Theya Kanagaratnam; that you may claim that i owe a debt; or the man or woman, you represent may claim, i a woman, owe a debt; i do not understand legal language; under the law common to i; that you a woman or a man from Tiffany & Bosco intend to schedule a date after November 10th, 2022 to foreclose my property at 2316 Lakeshore Avenue, Unit #16, Oakland, CA 94606

i, state this from the numerous material that was delivered via U.S. Postal Service to my residence at 2316 Lakeshore Avenue, #16, Oakland, CA 94606 as well as by way of evidence through a direct conversation with a man at Tiffany & Bosco who indicated you, a woman or a man from Tiffany & Bosco, intend to foreclose on my property by scheduling a date after November 10th, 2022 to take away my only roof over my head by way of foreclosing it

i, a woman, under the law common to i, write this notice to you, a woman or man at Tiffany & Bosco, and require, that you remedy this controversy by completely removing my property from this foreclosure process within 3-days of receiving this notice and sending me a letter confirming the removal of my property from the foreclosure process;

further, i ask that you kindly inform me immediately after removing my property from the foreclosure process by sending a copy of the letter confirming the removal of my property from the foreclosure process to my e-mail address at theyak101@yahoo.com;

i will not have access to physical mail sent to my residence at 2316 Lakeshore Avenue, Unit #16, Oakland, CA 94606 for six months as i am away from California in order to be with family due to health issues; again, i need a copy of the letter confirming the removal of my property from the foreclosure process sent to my e-mail address, that's the only way i will know it has been removed from the foreclosure process

law for mankind; the law common to i: the laws which i, set for the life of i, that don't cause harm to others, and which i, can express in the form of writing through the use of notices

if you intend to wrong i, by not removing my property completely from the foreclosure process, i, a woman, under the law common to i, the law for mankind, will consider this a trespass by extortion and trespass by harm because of the distress this may continue to cause me and the physical ill that may continue as a result

however, if a debt does exist, i have a \$100/month to pay said debt at this time; anymore cause i harm and others in the care of i harm; is there anything else of value you accept as remedy for a debt you claim as true?

With regards

A handwritten signature in blue ink, appearing to read 'Theya', followed by a long horizontal flourish.

Theya Kanagaratnam

law for mankind; the law common to i: the laws which i, set for the life of i, that don't cause harm to others, and which i, can express in the form of writing through the use of notices

Law for mankind (the law common to all)

The creator	Power, source, god, creator whatever ones call it
Men and women	← man & woman's ← Court (highest in the land)
Local Government	← Small claims court (no lawyers, no prosecutors, no judges)
State Government	← Circuit or district Court
Federal Government (lowest)	← Supreme Court (least power, lowest in terms of power)

"The one thing ~~and~~ aristocrats fear is the day
we all stand together... But before that can
happen, we all need to relearn how to stand
on our own in law as a man or woman."

Jennifer

the totum pool / hierarchy of law

#1 Creator

#2 man or woman

#3 Government

#4 legal societies
(courts, judges, lawyers)

titles: citizens, employees, parents,
teacher, ...

5
2



National Default Servicing Corporation

7720 N. 16th Street, Suite 300
Phoenix, Arizona 85020

Phone (602) 264-6101

Fax (602) 264-6209

November 7, 2022

Theya Kanagaratnam
2316 Lakeshore Av, 16
Oakland CA 94606

If a determination is made that this firm is a debt collector as that term is defined within the Fair Debt Collection Practices Act, then you are notified that this communication is from a debt collector, that this firm is attempting to collect a debt, and that any information obtained will be used for that purpose. Please be advised that if your personal liability for this debt has been modified or extinguished by a discharge in bankruptcy, this communication is provided solely in reference to the enforcement of the security instrument remaining on the property and is not an attempt to collect the discharged personal obligation. The notifications provided herein do not limit or detract from the rights provided for in the security instrument.

Re: Full Reinstatement **Good through 11/21/22 For VOD Purpose**
 Cenlar FSB
 Loan Number: 4774041794
 Mortgagor: Theya Kanagaratnam,
 Property Address: 2316 Lakeshore Av, 16, Oakland CA 94606
 NDSC File Number: 22-01281-CE-CA
 Next Payment Due Date: June 23, 2020

This letter responds to your request for a reinstatement amount of the above delinquent loan.

As of the date of this letter, the amount required to cure your loan delinquency is referenced on the attached itemized statement. However, if you are not prepared to tender the full reinstatement amount today, then the amount that you owe may increase between the date of this letter and the date you reinstate the loan. The reinstatement amount may increase because of additional interest as well as legal fees and costs that are incurred as additional steps in the foreclosure proceed.

This reinstatement quote is good through the date shown on the statement, which is the "Good Through Date". If you reinstate this loan in full by the "Good Through Date", we estimate the reinstatement amount to be as shown on the itemized statement.

The reinstatement figures listed on the itemized statement include items that have been paid by the lender or servicer or incurred by National Default Servicing Corporation that are currently due or will become due by the "Good Through Date". In constructing this reinstatement, we have included anticipated additional fees and costs in order to provide you with an estimated reinstatement after the date of this letter. These anticipated fees and costs represent an estimate as to what our actual fees and costs will be if you reinstate your loan no later than the "Good Through Date". Please understand that the above figures are subject to final verification upon receipt by the lender or servicer. All fees and costs incurred after the issuance of this reinstatement letter will continue to be assessed until the loan delinquency is cured.

* IMPORTANT: Some of the fees and costs listed above may not actually be incurred, if you reinstate on the date of this letter or if events we anticipate will happen do not occur. We only require that you pay the fees and costs actually incurred as of the date of your payment. If for whatever reason your payment includes any anticipated fee or cost or other item but the actual amount due on the date of payment is less, any excess amount will be returned to you or credited to your account. If your payment is less than the total reinstatement amount due on the date of your payment, the lender or servicer reserves the right to reject your payment and continue with the legal process.

WE SUGGEST THAT YOU CONTACT NATIONAL DEFAULT SERVICING CORPORATION AT THE ADDRESS OR TELEPHONE NUMBER ON THIS LETTER TO VERIFY THE EXACT AMOUNT NECESSARY TO CURE YOUR DELINQUENCY AND REINSTATE YOUR LOAN NO MORE THAN 24 HOURS BEFORE YOU MAKE ANY PAYMENT.

PAYMENT INSTRUCTIONS. Payment must be submitted in the form of a certified cashier's check(s) and must be made payable to "Cenlar FSB". Funds must be sent to the attorney/trustee office listed on this letter. The reinstatement funds will be returned if any portion of the funds is in the form of a personal check. Please be advised that the foreclosure action will continue until the total reinstatement funds are received in compliance with the terms in this letter. After reinstatement, you may be required to sign appropriate documents and take other requested action to assist in obtaining a withdrawal of the foreclosure.

PLEASE CAREFULLY READ THE FOLLOWING INFORMATION CONCERNING THE FORECLOSURE.

PLEASE NOTE: If there is a foreclosure sale date scheduled for your property, this letter DOES NOT extend or change that foreclosure sale date. Therefore, if the "Good Through Date" for the reinstatement stated in this letter continues past the scheduled foreclosure sale date, the foreclosure sale will nonetheless occur unless the loan is reinstated or paid off PRIOR TO the foreclosure sale as required by applicable law.

You should verify the loan number, the name(s) of the Mortgagor(s), the property address and the amounts due and owing to ensure that these items are correct. Should you have any questions regarding the above, please do not hesitate to contact the attorney or foreclosure trustee at the telephone number listed in this letter.

Thank You,
Customer Service
602-412-5131

CustomerService@ndscorp.com

This transmittal and attachments are a confidential and privileged communication between National Default Servicing Corporation and the above intended recipient(s). If the reader of this communication is not the intended recipient or an employee or agent responsible to give this to the intended recipient, you are hereby notified that the reading, dissemination, distribution, copying or other use of this communication is strictly prohibited. If you have received this communication in error, please immediately notify National Default Servicing Corporation by telephone and destroy this communication. Please be advised that this firm is attempting to collect a debt and any information obtained, may be used for that purpose.

National Default Servicing Corporation

7720 N. 16th Street, Suite 300

Phoenix AZ 85020

TIN No.: 86-0813496

(602) 264-6101 Fax (602) 264-6209

Reinstatement Quote

Printed on: 11/07/2022

Cenlar FSB
425 Phillips Blvd
Ewing, NJ 08618

RE: Theya Kanagaratnam
2316 Lakeshore Av, 16
Oakland, CA 94606

Delinquent Date: 06/23/2020

Last Paid Installment: 05/23/2020

Interest From Date: 05/23/2020

Quote Good Through: 11/21/2022

File #: 22-01281-CE-CA

Mortgage Co#: 4774041794

Trustee Fee	\$180.00
Accrued Late Chg	\$639.63
Mtgr Rec Corp Adv	\$1,506.64
Mailing Fee	\$26.28
Total Payment Amount	\$14,784.75

Good through 11/21/22 For VOD Purpose

Quote good Through: 11/21/2022

Total Due: \$17,137.30



National Default Servicing Corporation

7720 N. 16th Street, Suite 300
Phoenix, Arizona 85020

Phone (602) 264-6101

Fax (602) 264-6209

November 8, 2022

Theya Kanagaratnam
2316 Lakeshore Av, 16
Oakland CA 94606

If a determination is made that this firm is a debt collector as that term is defined within the Fair Debt Collection Practices Act, then you are notified that this communication is from a debt collector, that this firm is attempting to collect a debt, and that any information obtained will be used for that purpose. Please be advised that if your personal liability for this debt has been modified or extinguished by a discharge in bankruptcy, this communication is provided solely in reference to the enforcement of the security instrument remaining on the property and is not an attempt to collect the discharged personal obligation. The notifications provided herein do not limit or detract from the rights provided for in the security instrument.

Re: Payoff Statement **Good through 11/21/22 For VOD Purpose**
Cenlar FSB
Loan Number: 4774041794
Mortgagor: Theya Kanagaratnam,
Property Address: 2316 Lakeshore Av, 16, Oakland CA 94606
NDSC File Number: 22-01281-CE-CA

Dear Homeowner:

This letter responds to your request for a payoff of the above referenced loan.

As of the date of this letter, the amount required to pay off your loan is referenced on the attached itemized statement. However, if you are not prepared to tender the full payoff amount today, then the amount you owe may increase between the date of this letter and the date you pay off the loan. The payoff amount may increase because of additional interest as well as legal fees and costs that are incurred as additional steps in the foreclosure proceed.

This payoff is good through the date shown on the statement, which is the "Good Through Date." If you pay this loan in full by the Good Through Date, we estimate the payoff amount to be as shown on the itemized statement.

The payoff figures listed on the itemized statement include items that have been paid by the lender or servicer or incurred by National Default Servicing Corporation. that are currently due by the Good Through Date. Please understand that the above figures are subject to final verification upon receipt by the lender or servicer. All fees and costs incurred after the issuance of this payoff letter will continue to be assessed until the loan is paid in full.

* IMPORTANT: We only require that you pay the fees and costs actually incurred as of the date of your payment. If for whatever reason your payment includes any anticipated fee or cost or other item but the actual amount due on the date of payment is less, any excess amount will be returned to you. If your payoff amount tendered is less than the total amount due on the date of your payment, the lender or servicer reserves the right to reject your payment and continue with the legal process.

This loan payoff statement shows the total amount you owe. However, some amounts may not have to be paid for the lien to be released. Please call National Default Servicing Corporation at 602-264-6101 for details. WE SUGGEST THAT YOU CONTACT NATIONAL DEFAULT SERVICING CORPORATION AT THE ADDRESS OR TELEPHONE NUMBER ON THIS LETTER TO VERIFY THE EXACT AMOUNT NECESSARY TO PAY OFF YOUR LOAN NO MORE THAN 24 HOURS BEFORE YOU MAKE ANY PAYMENT.

PAYMENT INSTRUCTIONS. Payment must be submitted in the form of a certified cashier's check(s) and must be made payable to "Cenlar FSB". Funds must be sent to the attorney/trustee office listed on this letter. The payoff funds will be returned if any portion of the funds is in the form of a personal check. Please be advised that the action will continue until the total payoff received, in compliance with the terms in this letter. After payoff, you may be required to sign appropriate documents and take other requested action to assist in obtaining a withdrawal of the foreclosure.

PLEASE CAREFULLY READ THE FOLLOWING INFORMATION CONCERNING THE FORECLOSURE.

PLEASE NOTE: If there is a foreclosure sale date scheduled for your property, this letter DOES NOT extend or change that foreclosure sale date. Therefore, if the Good Through Date for the payment stated in this letter continues past the scheduled foreclosure sale date, the foreclosure sale will nonetheless occur unless the loan is reinstated or paid off PRIOR TO the foreclosure sale as required by applicable law.

You should verify the loan number, the name(s) of the Mortgagor(s), the property address and the amounts due and owing to ensure that these items are correct. Should you have any questions regarding the above, please do not hesitate to contact the attorney or foreclosure trustee at the telephone in this letter.

Please do not hesitate to contact our office should you need any further information.

Thank You,
Customer Service
602-412-5131

CustomerService@ndscorp.com

This transmittal and attachments are a confidential and privileged communication between National Default Servicing Corporation and the above intended recipient(s). If the reader of this communication is not the intended recipient or an employee or agent responsible to give this to the intended recipient, you are hereby notified that the reading, dissemination, distribution, copying or other use of this communication is strictly prohibited. If you have received this communication in error, please immediately notify National Default Servicing Corporation by telephone and destroy this communication. Please be advised that this firm is attempting to collect a debt and any information obtained, may be used for that purpose.

National Default Servicing Corporation

7720 N. 16th Street, Suite 300

Phoenix AZ 85020

TIN No.: 86-0813496

(602) 264-6101 Fax (602) 264-6209

Payoff Quote

Printed on: 11/08/2022

Cenlar FSB
425 Phillips Blvd
Ewing, NJ 08618

RE: Theya Kanagaratnam
2316 Lakeshore Av, 16
Oakland, CA 94606

Delinquent Date: 06/23/2020

Last Paid Installment: 05/23/2020

Interest From Date: 05/23/2020

Quote Good Through: 11/21/2022

File #: 22-01281-CE-CA

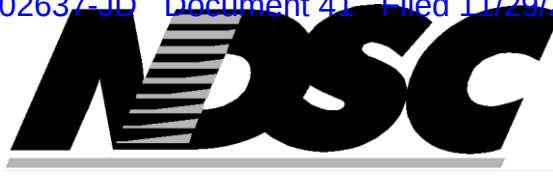
Mortgage Co#: 4774041794

Principal Balance	\$59,193.78
Interest to 11/21/22	\$6,002.33
Trustee Fee	\$180.00
Accrued Late Charge	\$639.63
Recording Fee	\$200.00
Mailing Fee	\$26.28
P/O Stmt Preparation	\$30.00
Corporate Advance	\$1,506.64

Good through 11/21/22 For VOD Purpose

Quote good Through: 11/21/2022*Total Due: \$67,778.66**

PLEASE NOTE: ALL FIGURES HEREIN ARE SUBJECT TO CHANGE. WE SUGGEST THAT YOU CONTACT NATIONAL DEFAULT SERVICING CORPORATION AT THE ADDRESS OR TELEPHONE NUMBER ON THIS LETTER TO VERIFY THE EXACT AMOUNT NECESSARY TO PAY OFF YOUR LOAN NO MORE THAN 24 HOURS BEFORE YOU MAKE ANY PAYMENT.



National Default Servicing Corporation

7720 N. 16th Street, Suite 300
Phoenix, Arizona 85020

Phone (602) 264-6101

Fax (602) 264-6209

November 29, 2022

Theya Kanagaratnam
2316 Lakeshore Av, 16
Oakland CA 94606

Delivered Via Email: theyak101@yahoo.com

If a determination is made that this firm is a debt collector as that term is defined within the Fair Debt Collection Practices Act, then you are notified that this communication is from a debt collector, that this firm is attempting to collect a debt, and that any information obtained will be used for that purpose. Please be advised that if your personal liability for this debt has been modified or extinguished by a discharge in bankruptcy, this communication is provided solely in reference to the enforcement of the security instrument remaining on the property and is not an attempt to collect the discharged personal obligation. The notifications provided herein do not limit or detract from the rights provided for in the security instrument.

Re: Payoff Statement

Good through 12/8/22

Cenlar FSB

Loan Number: 4774041794

Mortgagor: Theya Kanagaratnam,

Property Address: 2316 Lakeshore Av, 16, Oakland CA 94606

NDSC File Number: 22-01281-CE-CA

Dear Homeowner:

This letter responds to your request for a payoff of the above referenced loan.

As of the date of this letter, the amount required to pay off your loan is referenced on the attached itemized statement. However, if you are not prepared to tender the full payoff amount today, then the amount you owe may increase between the date of this letter and the date you pay off the loan. The payoff amount may increase because of additional interest as well as legal fees and costs that are incurred as additional steps in the foreclosure proceed.

This payoff is good through the date shown on the statement, which is the "Good Through Date." If you pay this loan in full by the Good Through Date, we estimate the payoff amount to be as shown on the itemized statement.

The payoff figures listed on the itemized statement include items that have been paid by the lender or servicer or incurred by National Default Servicing Corporation. that are currently due by the Good Through Date. Please understand that the above figures are subject to final verification upon receipt by the lender or servicer. All fees and costs incurred after the issuance of this payoff letter will continue to be assessed until the loan is paid in full.

* IMPORTANT: We only require that you pay the fees and costs actually incurred as of the date of your payment. If for whatever reason your payment includes any anticipated fee or cost or other item but the actual amount due on the date of payment is less, any excess amount will be returned to you. If your payoff amount tendered is less than the total amount due on the date of your payment, the lender or servicer reserves the right to reject your payment and continue with the legal process.

This loan payoff statement shows the total amount you owe. However, some amounts may not have to be paid for the lien to be released. Please call National Default Servicing Corporation at 602-264-6101 for details. WE SUGGEST THAT YOU CONTACT NATIONAL DEFAULT SERVICING CORPORATION AT THE ADDRESS OR TELEPHONE NUMBER ON THIS LETTER TO VERIFY THE EXACT AMOUNT NECESSARY TO PAY OFF YOUR LOAN NO MORE THAN 24 HOURS BEFORE YOU MAKE ANY PAYMENT.

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PLEASE CAREFULLY READ THE FOLLOWING INFORMATION CONCERNING THE FORECLOSURE.

PLEASE NOTE: If there is a foreclosure sale date scheduled for your property, this letter DOES NOT extend or change that foreclosure sale date. Therefore, if the Good Through Date for the payment stated in this letter continues past the scheduled foreclosure sale date, the foreclosure sale will nonetheless occur unless the loan is reinstated or paid off PRIOR TO the foreclosure sale as required by applicable law.

You should verify the loan number, the name(s) of the Mortgagor(s), the property address and the amounts due and owing to ensure that these items are correct. Should you have any questions regarding the above, please do not hesitate to contact the attorney or foreclosure trustee at the telephone in this letter.

Please do not hesitate to contact our office should you need any further information.

Thank You,
Customer Service
602-412-5131
CustomerService@ndscorp.com

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National Default Servicing Corporation

7720 N. 16th Street, Suite 300

Phoenix AZ 85020

TIN No.: 86-0813496

(602) 264-6101 Fax (602) 264-6209

Payoff Quote

Printed on: 11/29/2022

Cenlar FSB
425 Phillips Blvd
Ewing, NJ 08618

RE: Theya Kanagaratnam
2316 Lakeshore Av, 16
Oakland, CA 94606

Delinquent Date: 06/23/2020

Last Paid Installment: 05/23/2020

Interest From Date: 05/23/2020

Quote Good Through: 12/08/2022

File #: 22-01281-CE-CA

Mortgage Co#: 4774041794

Principal Balance	\$59,193.78
Interest to 12/8/22	\$6,209.10
Trustee Fee	\$180.00
Accrued Late Charge	\$639.63
Recording Fee	\$200.00
Mailing Fee	\$26.28
P/O Stmt Preparation	\$60.00
Corporate Advance	\$1,526.64

Good through 12/8/22

Quote good Through: 12/08/2022*Total Due: \$68,035.43**

PLEASE NOTE: ALL FIGURES HEREIN ARE SUBJECT TO CHANGE. WE SUGGEST THAT YOU CONTACT NATIONAL DEFAULT SERVICING CORPORATION AT THE ADDRESS OR TELEPHONE NUMBER ON THIS LETTER TO VERIFY THE EXACT AMOUNT NECESSARY TO PAY OFF YOUR LOAN NO MORE THAN 24 HOURS BEFORE YOU MAKE ANY PAYMENT.



National Default Servicing Corporation

7720 N. 16th Street, Suite 300

Phoenix, Arizona 85020

Phone (602) 264-6101

Fax (602) 264-6209

April 14, 2023

Theya Kanagaratnam
2316 Lakeshore Av, 16
Oakland CA 94606

Delivered Via Email: theyak101@yahoo.com

If a determination is made that this firm is a debt collector as that term is defined within the Fair Debt Collection Practices Act, then you are notified that this communication is from a debt collector, that this firm is attempting to collect a debt, and that any information obtained will be used for that purpose. Please be advised that if your personal liability for this debt has been modified or extinguished by a discharge in bankruptcy, this communication is provided solely in reference to the enforcement of the security instrument remaining on the property and is not an attempt to collect the discharged personal obligation. The notifications provided herein do not limit or detract from the rights provided for in the security instrument.

Re: Payoff Statement

Good through 4/26/23

Cenlar FSB

Loan Number: 4774041794

Mortgagor: Theya Kanagaratnam,

Property Address: 2316 Lakeshore Av, 16, Oakland CA 94606

NDSC File Number: 22-01281-CE-CA

Dear Homeowner:

This letter responds to your request for a payoff of the above referenced loan.

As of the date of this letter, the amount required to pay off your loan is referenced on the attached itemized statement. However, if you are not prepared to tender the full payoff amount today, then the amount you owe may increase between the date of this letter and the date you pay off the loan. The payoff amount may increase because of additional interest as well as legal fees and costs that are incurred as additional steps in the foreclosure proceed.

This payoff is good through the date shown on the statement, which is the "Good Through Date." If you pay this loan in full by the Good Through Date, we estimate the payoff amount to be as shown on the itemized statement.

The payoff figures listed on the itemized statement include items that have been paid by the lender or servicer or incurred by National Default Servicing Corporation. that are currently due by the Good Through Date. Please understand that the above figures are subject to final verification upon receipt by the lender or servicer. All fees and costs incurred after the issuance of this payoff letter will continue to be assessed until the loan is paid in full.

* IMPORTANT: We only require that you pay the fees and costs actually incurred as of the date of your payment. If for whatever reason your payment includes any anticipated fee or cost or other item but the actual amount due on the date of payment is less, any excess amount will be returned to you. If your payoff amount tendered is less than the total amount due on the date of your payment, the lender or servicer reserves the right to reject your payment and continue with the legal process.

This loan payoff statement shows the total amount you owe. However, some amounts may not have to be paid for the lien to be released. Please call National Default Servicing Corporation at 602-264-6101 for details. WE SUGGEST THAT YOU CONTACT NATIONAL DEFAULT SERVICING CORPORATION AT THE ADDRESS OR TELEPHONE NUMBER ON THIS LETTER TO VERIFY THE EXACT AMOUNT NECESSARY TO PAY OFF YOUR LOAN NO MORE THAN 24 HOURS BEFORE YOU MAKE ANY PAYMENT.

PAYMENT INSTRUCTIONS. Payment must be submitted in the form of a certified cashier's check(s) and must be made payable to "Cenlar FSB". Funds must be sent to the attorney/trustee office listed on this letter. The payoff funds will be returned if any portion of the funds is in the form of a personal check. Please be advised that the action will continue until the total payoff received, in compliance with the terms in this letter. After payoff, you may be required to sign appropriate documents and take other requested action to assist in obtaining a withdrawal of the foreclosure.

PLEASE CAREFULLY READ THE FOLLOWING INFORMATION CONCERNING THE FORECLOSURE.

PLEASE NOTE: If there is a foreclosure sale date scheduled for your property, this letter DOES NOT extend or change that foreclosure sale date. Therefore, if the Good Through Date for the payment stated in this letter continues past the scheduled foreclosure sale date, the foreclosure sale will nonetheless occur unless the loan is reinstated or paid off PRIOR TO the foreclosure sale as required by applicable law.

You should verify the loan number, the name(s) of the Mortgagor(s), the property address and the amounts due and owing to ensure that these items are correct. Should you have any questions regarding the above, please do not hesitate to contact the attorney or foreclosure trustee at the telephone in this letter.

Please do not hesitate to contact our office should you need any further information.

Thank You,
Customer Service
602-412-5131
CustomerService@ndscorp.com

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National Default Servicing Corporation

7720 N. 16th Street, Suite 300

Phoenix AZ 85020

TIN No.: 86-0813496

(602) 264-6101 Fax (602) 264-6209

Payoff Quote

Printed on: 04/14/2023

Cenlar FSB
425 Phillips Blvd
Ewing, NJ 08618

RE: Theya Kanagaratnam
2316 Lakeshore Av, 16
Oakland, CA 94606

Delinquent Date: 06/23/2020

Last Paid Installment: 05/23/2020

Interest From Date: 05/23/2020

Quote Good Through: 04/26/2023

File #: 22-01281-CE-CA

Mortgage Co#: 4774041794

Principal Balance	\$59,193.78
Interest to 4/26/23	\$8,054.24
Trustee Fee	\$265.00
Accrued Late Charge	\$639.63
P/O Stmt Preparation	\$90.00
Recording Fee	\$200.00
Corporate Advances	\$1,632.92

Good through 4/26/23

Quote good Through: 04/26/2023*Total Due: \$70,075.57**

PLEASE NOTE: ALL FIGURES HEREIN ARE SUBJECT TO CHANGE. WE SUGGEST THAT YOU CONTACT NATIONAL DEFAULT SERVICING CORPORATION AT THE ADDRESS OR TELEPHONE NUMBER ON THIS LETTER TO VERIFY THE EXACT AMOUNT NECESSARY TO PAY OFF YOUR LOAN NO MORE THAN 24 HOURS BEFORE YOU MAKE ANY PAYMENT.

NOTICE OF SALE
SUMMARY OF KEY INFORMATION

The attached notice of sale was sent to Theya Kanagaratnam, A Single Woman in relation to 2316 Lakeshore Av, 16 , Oakland, CA 94606

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/03/2006 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE.

IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

The total amount due in the notice of sale is \$70,169.52.

Your property is scheduled to be sold on 06/20/2023 at 12:00 PM At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612 .

However, the sale date shown on the attached notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **(602) 412-5132**, or visit this Internet Web site address

WWW.NDSCORP.COM/SALES using the file number assigned to this case 22-01281-CE-CA Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

If you would like additional copies of this summary, you may obtain them by calling **(602) 412-5131**.

出售通知
关键信息摘要

本文中包含的有关 **Theya Kanagaratnam, A Single Woman**
(所涉抵押贷款或产权契约违约的房产描述)

的出售通知发送给**2316 Lakeshore Av, 16 , Oakland, CA 94606**。
(委托人姓名)

你的 **DEED OF TRUST** 于**10/03/2006** 已经逾期违约。
(产权契约或抵押贷款) (日期)
除非你采取行动保护你的房产，否则该房产将被公开出售。

如果你需要了解对你的诉讼程序的性质，应该联系一名律师。

法拍书面通知的总金额是**\$70,169.52**。

你的房产预计出售的时间 **at 06/20/2023 12:00 PM**
(出售日期和时间)

出售地点 **At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612**。
(出售位置)

然而，根据加州民法第2924章g条款，本文中包含的法拍书面通知上显示的出售日期可能会被抵押权人，受益人，受托人，或法院一次或多次推迟。该法规定，作为对不在法拍现场人士的一种宽限，有关受托人推迟出售的信息要提供给你和公众。如果你了解你的房产出售日期是否已被推迟，以及（如适用）重新安排的法拍时间和日期，可致电

(602) 412-5132

(关于受托人出售信息的电话号码)

或访问互联网网址，**WWW.NDSCORP.COM/SALES** 用指定的档案编号
(互联网网址提供的出售该房产的信息)

22-01281-CE-CA 查找。
(案件档案号)

关于推迟法拍的信息，持续时间会很短，或仅在预定法拍时间前不久发布，可能不会立即反映在电话信息或互联网的网址上。最好验证推迟信息的方法是，出席预定的拍卖。

如果你想获得更多的本摘要副本，请拨打下列电话 **(602) 412-5131**。
(电话号码)

매각 공고
주요 정보 요약

첨부된 매각 공고는 Theya Kanagaratnam, A Single Woman 에게 발송되는 것이며, 이는
(신탁 설정자 성명)

2316 Lakeshore Av, 16 , Oakland, CA 94606

에 관한 것입니다.

(채무 불이행 저당권 또는 신탁 증서를 보증하는 부동산에 대한 설명)

귀하는 DEED OF TRUST 현재 날짜로 10/03/2006 하에서
(신탁 증서 또는 저당권)

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공매로 매각 처분될 수 있습니다. 귀하에게 취해지는 이러한 법적 절차에 대한 설명이 필요하신 경우
변호사와 상담하십시오.

매각 공고에서 지불되어야 할 총액은 \$70,169.52. 입니다.

귀하의 부동산은 06/20/2023 12:00 PM 에 At the Fallon Street entrance to the County
Courthouse, 1225 Fallon Street, Oakland, CA 94612)

(매각 일자 및 시간) (매각 장소)

에서 매각되기로 일정이 잡혀 있습니다.

그러나 캘리포니아주 민법 2924g항에 준하여, 첨부된 매각 공고에 나타난 매각 일자는 저당권자,
신탁수익자, 수탁자, 또는 법정에 의해 한 번 이상 연기될 수 있습니다. 법에 따라, 수탁자 매각 연기에
관한 정보는 매각에 참석하지 않는 사람들에게 대한 호의로서 귀하 및 일반 대중에게 제공되어야 합니다.
매각 일자가 연기되었는 지, 그리고 해당되는 경우 이 부동산의 연기된 매각 일자 및 시간에 대해 알기
원하시는 경우, (602) 412-5132 로 전화하시거나 또는 웹사이트 주소

(수탁자 매각에 관한 정보 안내 전화번호)

WWW.NDSCORP.COM/SALES 를 방문해 본 사례 배정 파일 번호

(본 부동산의 매각에 관한 정보 안내 인터넷 웹사이트)

22-01281-CE-CA 를 사용하시면 됩니다.

(사례 파일 번호)

매우 짧은 기간의 연기 또는 매각 일정과 가까운 시간에 발생하는 연기는 정보 안내 전화나 인터넷 웹사이트에
즉각적으로 나타나지 않을 수 있습니다. 연기 정보를 확인하는 최선의 방법은 매각 예정일에 참석하는 것입니다.

본 요약서의 추가적인 사본을 원하시는 경우, (602) 412-5131. (으)로 전화하시면
(전화번호)

보내드립니다.

AVISO DE VENTA
RESUMEN DE LA INFORMACIÓN CLAVE

El aviso de venta adjunto se envió a Theya Kanagaratnam, A Single Woman en relación con
(Fideicomitente)
2316 Lakeshore Av, 16 , Oakland, CA 94606

USTED HA INCUMPLIDO LOS TÉRMINOS DE UNA DEED OF TRUST
(escritura de fideicomiso o hipoteca)

DE FECHA 10/03/2006

SI NO TOMA MEDIDAS PARA PROTEGER SU BIEN, PODRÁ SER VENDIDO EN UNA SUBASTA PÚBLICA.

SI NECESITA QUE LE EXPLIQUEN LA NATURALEZA DEL PROCEDIMIENTO EN SU CONTRA, DEBE CONSULTAR A UN ABOGADO.

El importe total adeudado correspondiente al aviso de venta es \$70,169.52.

La subasta del bien se ha programado para el día at 06/20/2023 12:00 PM
(fecha y hora de la subasta)
en At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar de la subasta)

No obstante, conforme al Artículo 2924g del Código Civil de California, la fecha de la subasta que figura en el aviso adjunto podrá ser postergada una o más veces por el acreedor hipotecario, el beneficiario, el fideicomisario o un tribunal. La ley exige que, como cortesía para quienes no hayan asistido a la subasta, la información sobre las postergaciones solicitadas por el fideicomisario se ponga a disposición suya y del público en general. Si desea saber si la subasta de su bien se ha postergado, y, en tal caso, la nueva fecha propuesta para la subasta de este bien, puede llamar al teléfono **(602) 412-5132**

(número de teléfono para obtener información sobre la subasta del fideicomisario)

o visitar el sitio web **WWW.NDSCORP.COM/SALES**

(dirección del sitio web para obtener información sobre la subasta del bien)

para lo que debe contar con el número de registro asignado a este caso 22-01281-CE-CA

(número de registro del caso)

Es posible que la información sobre las postergaciones por plazos muy breves o decididas muy próximo a la fecha programada para la subasta no figuren en la información que se ofrece por teléfono o en el sitio web. La mejor forma de verificar la información sobre las postergaciones es asistir a la subasta que se ha programado.

Si desea recibir copias adicionales de este resumen, puede llamar al teléfono **(602) 412-5131**.
(ingresar número de teléfono)

NOTICE OF SALE (PABATID NG PAGBEBENTA)
BUOD NG PANGUNAHING IMPORMASYON

Ang nakakalip na notice of sale (pabatid ng pagbebeenta) ay ipinadala kay

Theya Kanagaratnam, A Single Woman bilang kaugnayan
(Trustor)

sa 2316 Lakeshore Av, 16 , Oakland, CA 94606
(paglalarawan sa ari-arian na nagtitibay sa mortgage o deed of trust na hindi nabayaran.)

IKAW AY HINDI NAKABAYAD SA ILALIM NG DEED OF TRUST NA MAY PETA NA
10/03/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG MAPROTEKTAHAN ANG INYONG ARI-ARIAN,
MAAARI ITONG IBENTA SA ISANG PAMPUBLIKONG PAGBEBENTA.

KUNG KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS LABAN
SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG ABOGADO.

Ang kabuuang halaga na dapat bayaran sa notice of sale (pabatid ng pagbebeenta) ay
\$70,169.52..

Ang inyong ari-arian ay nakatakdang mabenta sa at 06/20/2023 12:00 PM

(petsa at oras ng pagbebeenta)

sa At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar ng bentahan)

Gayunman, ang petsa ng pagbebeenta na ipinapakita sa nakalakip na notice of sale (pabatid ng
pagbebeenta) ay maaaring ma-postpone ng isa o mas marami pang beses ng nagbigay ng mortgagee
(nagkalooob ng mortgage), beneficiary (benepisyaryo), trustee, o ng korte, alinsunod sa Seksyon 2924g ng
California Civil Code. Hinihiling ng batas na ang impormasyon tungkol sa mga pag-postpone sa pagbebeenta
ng trustee ay handang maibigay sa inyo at sa publiko, bilang isang kagandahang-loob doon sa mga hindi
makakadalo sa bentahan. Kung nais ninyong lubos pang matutunan kung na-postpone ang inyong petsa sa
pagbebeenta, at kung naaangkop, ang na-schedule muli na oras at petsa sa bentahan ng ari-arian, maaari
kayong tumawag sa , **(602) 412-5132**

(ang numero ng telepono para makakuha ng impormasyon hinggil sa pagbebeenta ng trustee)

o bumisita dito sa Internet Web site address **WWW.NDSCORP.COM/SALES**

(Ang Internet website address para makakuha ng impormasyon hinggil sa pagbebeenta ng ari-arian na ito)

gamit ang numero ng file na itinalaga sa kasong ito 22-01281-CE-CA Impormasyon

(numero ng file ng kaso)

tungkol sa mga pag-postpone sa loob ng maikling panahon o maaaring maganap kalapit ng na-schedule na
pagbebeenta ay maaaring hindi kaagad masaad sa impormasyon mula sa telepono o sa Internet Web site. Ang
pinakamainam na paraan upang mapatotohanan ang impormasyon sa pag-postpone ay ang pagdalo sa naka-
schedule na bentahan.

Kung nais ninyo ng karagdagang mga kopya ng buod na ito, maaari ninyong makuha ang mga ito sa
pamamagitna ng pagtawag sa **(602) 412-5131**.

(ilagay ang numero ng telepono)

**THÔNG BÁO BÁN
BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN CHÍNH**

Thông báo rao bán kèm theo được gửi tới cho Theya Kanagaratnam, A Single Woman trong
(Bên ủy thác)

mối quan hệ với 2316 Lakeshore Av, 16 , Oakland, CA 94606
(mô tả căn nhà thế chấp cho khoản vay thế chấp mua nhà hoặc khế ước ủy thác bị vi phạm)

QUÝ VỊ VI PHẠM QUI ĐỊNH GHI THEO DEED OF TRUST NGÀY 10/03/2006

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

TRỪ KHI QUÝ VỊ CÓ HÀNH ĐỘNG BẢO VỆ CĂN NHÀ CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ BỊ BÁN CÔNG KHAI.

NẾU QUÝ VỊ CẦN MỘT PHẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHỐNG LẠI QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Toàn bộ số tiền phải trả trong thông báo bán là \$70,169.52..

Căn nhà của quý vị được dự kiến sẽ bán vào 06/20/2023 12:00 PM tại
(ngày và giờ rao bán)

At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(địa điểm bán)

Tuy nhiên, ngày bán ghi trong thông báo bán kèm theo có thể bị trì hoãn một hoặc nhiều lần bởi bên cho vay thế chấp, người thụ hưởng, người được ủy quyền, hoặc tòa án, chiếu theo Mục 2924g của Bộ Luật Dân Sự California. Luật pháp qui định thông tin về các trường hợp trì hoãn bán nhà của bên được ủy quyền phải được cung cấp cho quý vị và công chúng, để cập nhật cho những người không có mặt tại buổi rao bán. Nếu quý vị muốn biết ngày rao bán của quý vị có bị trì hoãn hay không, và, nếu thích hợp, ngày giờ mới cho việc rao bán căn nhà này, quý vị có thể gọi

(602) 412-5132

(số điện thoại để biết thông tin về việc rao bán của bên được ủy thác)
hoặc tới địa chỉ Internet này **WWW.NDSCORP.COM/SALES**

(Địa chỉ Internet để biết thông tin về việc giao bán căn nhà đó) dựa trên mã số hồ sơ
được ấn định cho hồ này 22-01281-CE-CA. Thông tin

(mã số hồ sơ)

về các trường hợp trì hoãn rất ngắn hoặc xảy ra ngay sát ngày rao bán dự kiến có thể không được phản ánh ngay trong thông tin cung cấp qua điện thoại hoặc trên Internet. Cách tốt nhất để xác minh thông tin trì hoãn là tham dự buổi rao bán đã ấn định.

Nếu quý vị muốn có thêm bản sao của tài liệu trình bày tóm lược này, vui lòng gọi số
(602) 412-5131.

(ghi số điện thoại)

NOTICE OF SALE
SUMMARY OF KEY INFORMATION

The attached notice of sale was sent to Theya Kanagaratnam, A Single Woman in relation to 2316 Lakeshore Av, 16 , Oakland, CA 94606

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/03/2006 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE.

IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

The total amount due in the notice of sale is \$70,169.52.

Your property is scheduled to be sold on 06/20/2023 at 12:00 PM At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612 .

However, the sale date shown on the attached notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **(602) 412-5132**, or visit this Internet Web site address

WWW.NDSCORP.COM/SALES using the file number assigned to this case 22-01281-CE-CA Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

If you would like additional copies of this summary, you may obtain them by calling **(602) 412-5131**.

出售通知
关键信息摘要

本文中包含的有关 **Theya Kanagaratnam, A Single Woman**
(所涉抵押贷款或产权契约违约的房产描述)

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(委托人姓名)

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(产权契约或抵押贷款) (日期)
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法拍书面通知的总金额是**\$70,169.52.**。

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(出售日期和时间)

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(关于受托人出售信息的电话号码)

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신탁수익자, 수탁자, 또는 법정에 의해 한 번 이상 연기될 수 있습니다. 법에 따라, 수탁자 매각 연기에
관한 정보는 매각에 참석하지 않는 사람들에게 대한 호의로서 귀하 및 일반 대중에게 제공되어야 합니다.
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WWW.NDSCORP.COM/SALES 를 방문해 본 사례 배정 파일 번호

(본 부동산의 매각에 관한 정보 안내 인터넷 웹사이트)

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(전화번호)

보내드립니다.

AVISO DE VENTA
RESUMEN DE LA INFORMACIÓN CLAVE

El aviso de venta adjunto se envió a Theya Kanagaratnam, A Single Woman en relación con
(Fideicomitente)
2316 Lakeshore Av, 16 , Oakland, CA 94606

USTED HA INCUMPLIDO LOS TÉRMINOS DE UNA DEED OF TRUST
(escritura de fideicomiso o hipoteca)

DE FECHA 10/03/2006
SI NO TOMA MEDIDAS PARA PROTEGER SU BIEN, PODRÁ SER VENDIDO EN UNA SUBASTA PÚBLICA.

SI NECESITA QUE LE EXPLIQUEN LA NATURALEZA DEL PROCEDIMIENTO EN SU CONTRA, DEBE CONSULTAR A UN ABOGADO.

El importe total adeudado correspondiente al aviso de venta es \$70,169.52.

La subasta del bien se ha programado para el día at 06/20/2023 12:00 PM
(fecha y hora de la subasta)
en At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar de la subasta)

No obstante, conforme al Artículo 2924g del Código Civil de California, la fecha de la subasta que figura en el aviso adjunto podrá ser postergada una o más veces por el acreedor hipotecario, el beneficiario, el fideicomisario o un tribunal. La ley exige que, como cortesía para quienes no hayan asistido a la subasta, la información sobre las postergaciones solicitadas por el fideicomisario se ponga a disposición suya y del público en general. Si desea saber si la subasta de su bien se ha postergado, y, en tal caso, la nueva fecha propuesta para la subasta de este bien, puede llamar al teléfono **(602) 412-5132**

(número de teléfono para obtener información sobre la subasta del fideicomisario)

o visitar el sitio web **WWW.NDSCORP.COM/SALES**

(dirección del sitio web para obtener información sobre la subasta del bien)
para lo que debe contar con el número de registro asignado a este caso 22-01281-CE-CA
(número de registro del caso)

Es posible que la información sobre las postergaciones por plazos muy breves o decididas muy próximo a la fecha programada para la subasta no figuren en la información que se ofrece por teléfono o en el sitio web. La mejor forma de verificar la información sobre las postergaciones es asistir a la subasta que se ha programado.

Si desea recibir copias adicionales de este resumen, puede llamar al teléfono **(602) 412-5131**.
(ingresar número de teléfono)

NOTICE OF SALE (PABATID NG PAGBEBENTA)
BUOD NG PANGUNAHING IMPORMASYON

Ang nakakalip na notice of sale (pabatid ng pagbebeenta) ay ipinadala kay

Theya Kanagaratnam, A Single Woman bilang kaugnayan
(Trustor)

sa 2316 Lakeshore Av, 16 , Oakland, CA 94606
(paglalarawan sa ari-arian na nagtitibay sa mortgage o deed of trust na hindi nabayaran.)

IKAW AY HINDI NAKABAYAD SA ILALIM NG DEED OF TRUST NA MAY PETA NA
10/03/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG MAPROTEKTAHAN ANG INYONG ARI-ARIAN,
MAAARI ITONG IBENTA SA ISANG PAMPUBLIKONG PAGBEBENTA.

KUNG KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS LABAN
SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG ABOGADO.

Ang kabuuang halaga na dapat bayaran sa notice of sale (pabatid ng pagbebeenta) ay
\$70,169.52..

Ang inyong ari-arian ay nakatakdang mabenta sa at 06/20/2023 12:00 PM

(petsa at oras ng pagbebeenta)

sa At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar ng bentahan)

Gayunman, ang petsa ng pagbebeenta na ipinapakita sa nakalakip na notice of sale (pabatid ng
pagbebeenta) ay maaaring ma-postpone ng isa o mas marami pang beses ng nagbigay ng mortgagee
(nagkaloob ng mortgage), beneficiary (benepisyaryo), trustee, o ng korte, alinsunod sa Seksyon 2924g ng
California Civil Code. Hinihiling ng batas na ang impormasyon tungkol sa mga pag-postpone sa pagbebeenta
ng trustee ay handang maibigay sa inyo at sa publiko, bilang isang kagandahang-loob doon sa mga hindi
makakadalo sa bentahan. Kung nais ninyong lubos pang matutunan kung na-postpone ang inyong petsa sa
pagbebeenta, at kung naaangkop, ang na-schedule muli na oras at petsa sa bentahan ng ari-arian, maaari
kayong tumawag sa , **(602) 412-5132**

(ang numero ng telepono para makakuha ng impormasyon hinggil sa pagbebeenta ng trustee)

o bumisita dito sa Internet Web site address **WWW.NDSCORP.COM/SALES**

(Ang Internet website address para makakuha ng impormasyon hinggil sa pagbebeenta ng ari-arian na ito)

gamit ang numero ng file na itinalaga sa kasong ito 22-01281-CE-CA Impormasyon

(numero ng file ng kaso)

tungkol sa mga pag-postpone sa loob ng maikling panahon o maaaring maganap kalapit ng na-schedule na
pagbebeenta ay maaaring hindi kaagad masaad sa impormasyon mula sa telepono o sa Internet Web site. Ang
pinakamainam na paraan upang mapatotohanan ang impormasyon sa pag-postpone ay ang pagdalo sa naka-
schedule na bentahan.

Kung nais ninyo ng karagdagang mga kopya ng buod na ito, maaari ninyong makuha ang mga ito sa
pamamagitna ng pagtawag sa **(602) 412-5131**.

(ilagay ang numero ng telepono)

**THÔNG BÁO BÁN
BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN CHÍNH**

Thông báo rao bán kèm theo được gửi tới cho Theya Kanagaratnam, A Single Woman trong
(Bên ủy thác)

mối quan hệ với 2316 Lakeshore Av, 16 , Oakland, CA 94606
(mô tả căn nhà thế chấp cho khoản vay thế chấp mua nhà hoặc khế ước ủy thác bị vi phạm)

QUÝ VỊ VI PHẠM QUI ĐỊNH GHI THEO DEED OF TRUST NGÀY 10/03/2006

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

TRỪ KHI QUÝ VỊ CÓ HÀNH ĐỘNG BẢO VỆ CĂN NHÀ CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ BỊ BÁN CÔNG KHAI.

NẾU QUÝ VỊ CẦN MỘT PHẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHỐNG LẠI QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Toàn bộ số tiền phải trả trong thông báo bán là \$70,169.52..

Căn nhà của quý vị được dự kiến sẽ bán vào 06/20/2023 12:00 PM tại
(ngày và giờ rao bán)

At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(địa điểm bán)

Tuy nhiên, ngày bán ghi trong thông báo bán kèm theo có thể bị trì hoãn một hoặc nhiều lần bởi bên cho vay thế chấp, người thụ hưởng, người được ủy quyền, hoặc tòa án, chiếu theo Mục 2924g của Bộ Luật Dân Sự California. Luật pháp qui định thông tin về các trường hợp trì hoãn bán nhà của bên được ủy quyền phải được cung cấp cho quý vị và công chúng, để cập nhật cho những người không có mặt tại buổi rao bán. Nếu quý vị muốn biết ngày rao bán của quý vị có bị trì hoãn hay không, và, nếu thích hợp, ngày giờ mới cho việc rao bán căn nhà này, quý vị có thể gọi

(602) 412-5132

(số điện thoại để biết thông tin về việc rao bán của bên được ủy thác)
hoặc tới địa chỉ Internet này **WWW.NDSCORP.COM/SALES**

(Địa chỉ Internet để biết thông tin về việc giao bán căn nhà đó) dựa trên mã số hồ sơ
được ấn định cho hồ này 22-01281-CE-CA. Thông tin

(mã số hồ sơ)

về các trường hợp trì hoãn rất ngắn hoặc xảy ra ngay sát ngày rao bán dự kiến có thể không được phản ánh ngay trong thông tin cung cấp qua điện thoại hoặc trên Internet. Cách tốt nhất để xác minh thông tin trì hoãn là tham dự buổi rao bán đã ấn định.

Nếu quý vị muốn có thêm bản sao của tài liệu trình bày tóm lược này, vui lòng gọi số
(602) 412-5131.

(ghi số điện thoại)

NOTICE OF SALE
SUMMARY OF KEY INFORMATION

The attached notice of sale was sent to Theya Kanagaratnam, A Single Woman in relation to 2316 Lakeshore Av, 16 , Oakland, CA 94606

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/03/2006 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE.

IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

The total amount due in the notice of sale is \$70,169.52.

Your property is scheduled to be sold on 06/20/2023 at 12:00 PM At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612 .

However, the sale date shown on the attached notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **(602) 412-5132**, or visit this Internet Web site address

WWW.NDSCORP.COM/SALES using the file number assigned to this case 22-01281-CE-CA Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

If you would like additional copies of this summary, you may obtain them by calling **(602) 412-5131**.

出售通知
关键信息摘要

本文中包含的有关 **Theya Kanagaratnam, A Single Woman**
(所涉抵押贷款或产权契约违约的房产描述)

的出售通知发送给**2316 Lakeshore Av, 16 , Oakland, CA 94606**。
(委托人姓名)

你的 **DEED OF TRUST** 于**10/03/2006** 已经逾期违约。
(产权契约或抵押贷款) (日期)
除非你采取行动保护你的房产，否则该房产将被公开出售。

如果你需要了解对你的诉讼程序的性质，应该联系一名律师。

法拍书面通知的总金额是**\$70,169.52.**。

你的房产预计出售的时间 **at 06/20/2023 12:00 PM**
(出售日期和时间)

出售地点 **At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612.**
(出售位置)

然而，根据加州民法第2924章g条款，本文中包含的法拍书面通知上显示的出售日期可能会被抵押权人，受益人，受托人，或法院一次或多次推迟。该法规定，作为对不在法拍现场人士的一种宽限，有关受托人推迟出售的信息要提供给你和公众。如果你了解你的房产出售日期是否已被推迟，以及（如适用）重新安排的法拍时间和日期，可致电

(602) 412-5132

(关于受托人出售信息的电话号码)

或访问互联网网址，**WWW.NDSCORP.COM/SALES** 用指定的档案编号
(互联网网址提供的出售该房产的信息)

22-01281-CE-CA 查找。
(案件档案号)

关于推迟法拍的信息，持续时间会很短，或仅在预定法拍时间前不久发布，可能不会立即反映在电话信息或互联网的网址上。最好验证推迟信息的方法是，出席预定的拍卖。

如果你想获得更多的本摘要副本，请拨打下列电话 **(602) 412-5131.**
(电话号码)

매각 공고
주요 정보 요약

첨부된 매각 공고는 Theya Kanagaratnam, A Single Woman 에게 발송되는 것이며, 이는
(신탁 설정자 성명)

2316 Lakeshore Av, 16 , Oakland, CA 94606

에 관한 것입니다.

(채무 불이행 저당권 또는 신탁 증서를 보증하는 부동산에 대한 설명)

귀하는 DEED OF TRUST 현재 날짜로 10/03/2006 하에서
(신탁 증서 또는 저당권)

채무 불이행 상태입니다. 귀하의 부동산을 보호하기 위해 조치를 취하지 않는 한, 귀하의 부동산은
공매로 매각 처분될 수 있습니다. 귀하에게 취해지는 이러한 법적 절차에 대한 설명이 필요하신 경우
변호사와 상담하십시오.

매각 공고에서 지불되어야 할 총액은 \$70,169.52. 입니다.

귀하의 부동산은 06/20/2023 12:00 PM 에 At the Fallon Street entrance to the County
Courthouse, 1225 Fallon Street, Oakland, CA 94612)

(매각 일자 및 시간) (매각 장소)

에서 매각되기로 일정이 잡혀 있습니다.

그러나 캘리포니아주 민법 2924g항에 준하여, 첨부된 매각 공고에 나타난 매각 일자는 저당권자,
신탁수익자, 수탁자, 또는 법정에 의해 한 번 이상 연기될 수 있습니다. 법에 따라, 수탁자 매각 연기에
관한 정보는 매각에 참석하지 않는 사람들에게 대한 호의로서 귀하 및 일반 대중에게 제공되어야 합니다.
매각 일자가 연기되었는 지, 그리고 해당되는 경우 이 부동산의 연기된 매각 일자 및 시간에 대해 알기
원하시는 경우, (602) 412-5132 로 전화하시거나 또는 웹사이트 주소

(수탁자 매각에 관한 정보 안내 전화번호)

WWW.NDSCORP.COM/SALES 를 방문해 본 사례 배정 파일 번호

(본 부동산의 매각에 관한 정보 안내 인터넷 웹사이트)

22-01281-CE-CA 를 사용하시면 됩니다.

(사례 파일 번호)

매우 짧은 기간의 연기 또는 매각 일정과 가까운 시간에 발생하는 연기는 정보 안내 전화나 인터넷 웹사이트에
즉각적으로 나타나지 않을 수 있습니다. 연기 정보를 확인하는 최선의 방법은 매각 예정일에 참석하는 것입니다.

본 요약서의 추가적인 사본을 원하시는 경우, (602) 412-5131. (으)로 전화하시면
(전화번호)

보내드립니다.

AVISO DE VENTA
RESUMEN DE LA INFORMACIÓN CLAVE

El aviso de venta adjunto se envió a Theya Kanagaratnam, A Single Woman en relación con
(Fideicomitente)
2316 Lakeshore Av, 16 , Oakland, CA 94606

USTED HA INCUMPLIDO LOS TÉRMINOS DE UNA DEED OF TRUST
(escritura de fideicomiso o hipoteca)

DE FECHA 10/03/2006

SI NO TOMA MEDIDAS PARA PROTEGER SU BIEN, PODRÁ SER VENDIDO EN UNA SUBASTA PÚBLICA.

SI NECESITA QUE LE EXPLIQUEN LA NATURALEZA DEL PROCEDIMIENTO EN SU CONTRA, DEBE CONSULTAR A UN ABOGADO.

El importe total adeudado correspondiente al aviso de venta es \$70,169.52.

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(fecha y hora de la subasta)
en At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar de la subasta)

No obstante, conforme al Artículo 2924g del Código Civil de California, la fecha de la subasta que figura en el aviso adjunto podrá ser postergada una o más veces por el acreedor hipotecario, el beneficiario, el fideicomisario o un tribunal. La ley exige que, como cortesía para quienes no hayan asistido a la subasta, la información sobre las postergaciones solicitadas por el fideicomisario se ponga a disposición suya y del público en general. Si desea saber si la subasta de su bien se ha postergado, y, en tal caso, la nueva fecha propuesta para la subasta de este bien, puede llamar al teléfono **(602) 412-5132**

(número de teléfono para obtener información sobre la subasta del fideicomisario)

o visitar el sitio web **WWW.NDSCORP.COM/SALES**

(dirección del sitio web para obtener información sobre la subasta del bien)
para lo que debe contar con el número de registro asignado a este caso 22-01281-CE-CA
(número de registro del caso)

Es posible que la información sobre las postergaciones por plazos muy breves o decididas muy próximo a la fecha programada para la subasta no figuren en la información que se ofrece por teléfono o en el sitio web. La mejor forma de verificar la información sobre las postergaciones es asistir a la subasta que se ha programado.

Si desea recibir copias adicionales de este resumen, puede llamar al teléfono **(602) 412-5131**.
(ingresar número de teléfono)

NOTICE OF SALE (PABATID NG PAGBEBENTA)
BUOD NG PANGUNAHING IMPORMASYON

Ang nakakalip na notice of sale (pabatid ng pagbebeenta) ay ipinadala kay

Theya Kanagaratnam, A Single Woman bilang kaugnayan
(Trustor)

sa 2316 Lakeshore Av, 16 , Oakland, CA 94606
(paglalarawan sa ari-arian na nagtitibay sa mortgage o deed of trust na hindi nabayaran.)

IKAW AY HINDI NAKABAYAD SA ILALIM NG DEED OF TRUST NA MAY PETA NA
10/03/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG MAPROTEKTAHAN ANG INYONG ARI-ARIAN,
MAAARI ITONG IBENTA SA ISANG PAMPUBLIKONG PAGBEBENTA.

KUNG KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS LABAN
SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG ABOGADO.

Ang kabuuang halaga na dapat bayaran sa notice of sale (pabatid ng pagbebeenta) ay
\$70,169.52..

Ang inyong ari-arian ay nakatakdang mabenta sa at 06/20/2023 12:00 PM

(petsa at oras ng pagbebeenta)

sa At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar ng bentahan)

Gayunman, ang petsa ng pagbebeenta na ipinapakita sa nakalakip na notice of sale (pabatid ng
pagbebeenta) ay maaaring ma-postpone ng isa o mas marami pang beses ng nagbigay ng mortgagee
(nagkaloob ng mortgage), beneficiary (benepisyaryo), trustee, o ng korte, alinsunod sa Seksyon 2924g ng
California Civil Code. Hinihiling ng batas na ang impormasyon tungkol sa mga pag-postpone sa pagbebeenta
ng trustee ay handang maibigay sa inyo at sa publiko, bilang isang kagandahang-loob doon sa mga hindi
makakadalo sa bentahan. Kung nais ninyong lubos pang matutunan kung na-postpone ang inyong petsa sa
pagbebeenta, at kung naaangkop, ang na-schedule muli na oras at petsa sa bentahan ng ari-arian, maaari
kayong tumawag sa , **(602) 412-5132**

(ang numero ng telepono para makakuha ng impormasyon hinggil sa pagbebeenta ng trustee)

o bumisita dito sa Internet Web site address **WWW.NDSCORP.COM/SALES**

(Ang Internet website address para makakuha ng impormasyon hinggil sa pagbebeenta ng ari-arian na ito)

gamit ang numero ng file na itinalaga sa kasong ito 22-01281-CE-CA Impormasyon

(numero ng file ng kaso)

tungkol sa mga pag-postpone sa loob ng maikling panahon o maaaring maganap kalapit ng na-schedule na
pagbebeenta ay maaaring hindi kaagad masaad sa impormasyon mula sa telepono o sa Internet Web site. Ang
pinakamainam na paraan upang mapatotohanan ang impormasyon sa pag-postpone ay ang pagdalo sa naka-
schedule na bentahan.

Kung nais ninyo ng karagdagang mga kopya ng buod na ito, maaari ninyong makuha ang mga ito sa
pamamagitna ng pagtawag sa **(602) 412-5131**.

(ilagay ang numero ng telepono)

**THÔNG BÁO BÁN
BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN CHÍNH**

Thông báo rao bán kèm theo được gửi tới cho Theya Kanagaratnam, A Single Woman trong
(Bên ủy thác)

mối quan hệ với 2316 Lakeshore Av, 16 , Oakland, CA 94606
(mô tả căn nhà thế chấp cho khoản vay thế chấp mua nhà hoặc khế ước ủy thác bị vi phạm)

QUÝ VỊ VI PHẠM QUI ĐỊNH GHI THEO DEED OF TRUST NGÀY 10/03/2006

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

TRỪ KHI QUÝ VỊ CÓ HÀNH ĐỘNG BẢO VỆ CĂN NHÀ CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ BỊ BÁN CÔNG KHAI.

NẾU QUÝ VỊ CẦN MỘT PHẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHỐNG LẠI QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Toàn bộ số tiền phải trả trong thông báo bán là \$70,169.52..

Căn nhà của quý vị được dự kiến sẽ bán vào 06/20/2023 12:00 PM tại
(ngày và giờ rao bán)

At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(địa điểm bán)

Tuy nhiên, ngày bán ghi trong thông báo bán kèm theo có thể bị trì hoãn một hoặc nhiều lần bởi bên cho vay thế chấp, người thụ hưởng, người được ủy quyền, hoặc tòa án, chiếu theo Mục 2924g của Bộ Luật Dân Sự California. Luật pháp qui định thông tin về các trường hợp trì hoãn bán nhà của bên được ủy quyền phải được cung cấp cho quý vị và công chúng, để cập nhật cho những người không có mặt tại buổi rao bán. Nếu quý vị muốn biết ngày rao bán của quý vị có bị trì hoãn hay không, và, nếu thích hợp, ngày giờ mới cho việc rao bán căn nhà này, quý vị có thể gọi

(602) 412-5132

(số điện thoại để biết thông tin về việc rao bán của bên được ủy thác)
hoặc tới địa chỉ Internet này **WWW.NDSCORP.COM/SALES**

(Địa chỉ Internet để biết thông tin về việc giao bán căn nhà đó) dựa trên mã số hồ sơ
được ấn định cho hồ này 22-01281-CE-CA. Thông tin

(mã số hồ sơ)

về các trường hợp trì hoãn rất ngắn hoặc xảy ra ngay sát ngày rao bán dự kiến có thể không được phản ánh ngay trong thông tin cung cấp qua điện thoại hoặc trên Internet. Cách tốt nhất để xác minh thông tin trì hoãn là tham dự buổi rao bán đã ấn định.

Nếu quý vị muốn có thêm bản sao của tài liệu trình bày tóm lược này, vui lòng gọi số
(602) 412-5131.

(ghi số điện thoại)

NOTICE OF SALE
SUMMARY OF KEY INFORMATION

The attached notice of sale was sent to Theya Kanagaratnam, A Single Woman in relation to 2316 Lakeshore Av, 16 , Oakland, CA 94606

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/03/2006 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE.

IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

The total amount due in the notice of sale is \$70,169.52.

Your property is scheduled to be sold on 06/20/2023 at 12:00 PM At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612 .

However, the sale date shown on the attached notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **(602) 412-5132**, or visit this Internet Web site address

WWW.NDSCORP.COM/SALES using the file number assigned to this case 22-01281-CE-CA Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

If you would like additional copies of this summary, you may obtain them by calling **(602) 412-5131**.

出售通知
关键信息摘要

本文中包含的有关 **Theya Kanagaratnam, A Single Woman**
(所涉抵押贷款或产权契约违约的房产描述)

的出售通知发送给**2316 Lakeshore Av, 16 , Oakland, CA 94606**。
(委托人姓名)

你的 **DEED OF TRUST** 于**10/03/2006** 已经逾期违约。
(产权契约或抵押贷款) (日期)
除非你采取行动保护你的房产，否则该房产将被公开出售。

如果你需要了解对你的诉讼程序的性质，应该联系一名律师。

法拍书面通知的总金额是**\$70,169.52**。

你的房产预计出售的时间 **at 06/20/2023 12:00 PM**
(出售日期和时间)

出售地点 **At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612**。
(出售位置)

然而，根据加州民法第2924章g条款，本文中包含的法拍书面通知上显示的出售日期可能会被抵押权人，受益人，受托人，或法院一次或多次推迟。该法规定，作为对不在法拍现场人士的一种宽限，有关受托人推迟出售的信息要提供给你和公众。如果你了解你的房产出售日期是否已被推迟，以及（如适用）重新安排的法拍时间和日期，可致电

(602) 412-5132

(关于受托人出售信息的电话号码)

或访问互联网网址，**WWW.NDSCORP.COM/SALES** 用指定的档案编号
(互联网网址提供的出售该房产的信息)

22-01281-CE-CA 查找。
(案件档案号)

关于推迟法拍的信息，持续时间会很短，或仅在预定法拍时间前不久发布，可能不会立即反映在电话信息或互联网的网址上。最好验证推迟信息的方法是，出席预定的拍卖。

如果你想获得更多的本摘要副本，请拨打下列电话 **(602) 412-5131**。
(电话号码)

매각 공고
주요 정보 요약

첨부된 매각 공고는 Theya Kanagaratnam, A Single Woman 에게 발송되는 것이며, 이는
(신탁 설정자 성명)

2316 Lakeshore Av, 16 , Oakland, CA 94606

에 관한 것입니다.

(채무 불이행 저당권 또는 신탁 증서를 보증하는 부동산에 대한 설명)

귀하는 DEED OF TRUST 현재 날짜로 10/03/2006 하에서
(신탁 증서 또는 저당권)

채무 불이행 상태입니다. 귀하의 부동산을 보호하기 위해 조치를 취하지 않는 한, 귀하의 부동산은
공매로 매각 처분될 수 있습니다. 귀하에게 취해지는 이러한 법적 절차에 대한 설명이 필요하신 경우
변호사와 상담하십시오.

매각 공고에서 지불되어야 할 총액은 \$70,169.52. 입니다.

귀하의 부동산은 06/20/2023 12:00 PM 에 At the Fallon Street entrance to the County
Courthouse, 1225 Fallon Street, Oakland, CA 94612)

(매각 일자 및 시간) (매각 장소)

에서 매각되기로 일정이 잡혀 있습니다.

그러나 캘리포니아주 민법 2924g항에 준하여, 첨부된 매각 공고에 나타난 매각 일자는 저당권자,
신탁수익자, 수탁자, 또는 법정에 의해 한 번 이상 연기될 수 있습니다. 법에 따라, 수탁자 매각 연기에
관한 정보는 매각에 참석하지 않는 사람들에게 대한 호의로서 귀하 및 일반 대중에게 제공되어야 합니다.
매각 일자가 연기되었는 지, 그리고 해당되는 경우 이 부동산의 연기된 매각 일자 및 시간에 대해 알기
원하시는 경우, (602) 412-5132 로 전화하시거나 또는 웹사이트 주소

(수탁자 매각에 관한 정보 안내 전화번호)

WWW.NDSCORP.COM/SALES 를 방문해 본 사례 배정 파일 번호

(본 부동산의 매각에 관한 정보 안내 인터넷 웹사이트)

22-01281-CE-CA 를 사용하시면 됩니다.

(사례 파일 번호)

매우 짧은 기간의 연기 또는 매각 일정과 가까운 시간에 발생하는 연기는 정보 안내 전화나 인터넷 웹사이트에
즉각적으로 나타나지 않을 수 있습니다. 연기 정보를 확인하는 최선의 방법은 매각 예정일에 참석하는 것입니다.

본 요약서의 추가적인 사본을 원하시는 경우, (602) 412-5131. (으)로 전화하시면
(전화번호)

보내드립니다.

AVISO DE VENTA
RESUMEN DE LA INFORMACIÓN CLAVE

El aviso de venta adjunto se envió a Theya Kanagaratnam, A Single Woman en relación con
(Fideicomitente)
2316 Lakeshore Av, 16 , Oakland, CA 94606

USTED HA INCUMPLIDO LOS TÉRMINOS DE UNA DEED OF TRUST
(escritura de fideicomiso o hipoteca)

DE FECHA 10/03/2006
SI NO TOMA MEDIDAS PARA PROTEGER SU BIEN, PODRÁ SER VENDIDO EN UNA SUBASTA PÚBLICA.

SI NECESITA QUE LE EXPLIQUEN LA NATURALEZA DEL PROCEDIMIENTO EN SU CONTRA, DEBE CONSULTAR A UN ABOGADO.

El importe total adeudado correspondiente al aviso de venta es \$70,169.52.

La subasta del bien se ha programado para el día at 06/20/2023 12:00 PM
(fecha y hora de la subasta)
en At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar de la subasta)

No obstante, conforme al Artículo 2924g del Código Civil de California, la fecha de la subasta que figura en el aviso adjunto podrá ser postergada una o más veces por el acreedor hipotecario, el beneficiario, el fideicomisario o un tribunal. La ley exige que, como cortesía para quienes no hayan asistido a la subasta, la información sobre las postergaciones solicitadas por el fideicomisario se ponga a disposición suya y del público en general. Si desea saber si la subasta de su bien se ha postergado, y, en tal caso, la nueva fecha propuesta para la subasta de este bien, puede llamar al teléfono **(602) 412-5132**

(número de teléfono para obtener información sobre la subasta del fideicomisario)

o visitar el sitio web **WWW.NDSCORP.COM/SALES**

(dirección del sitio web para obtener información sobre la subasta del bien)
para lo que debe contar con el número de registro asignado a este caso 22-01281-CE-CA
(número de registro del caso)

Es posible que la información sobre las postergaciones por plazos muy breves o decididas muy próximo a la fecha programada para la subasta no figuren en la información que se ofrece por teléfono o en el sitio web. La mejor forma de verificar la información sobre las postergaciones es asistir a la subasta que se ha programado.

Si desea recibir copias adicionales de este resumen, puede llamar al teléfono **(602) 412-5131**.
(ingresar número de teléfono)

NOTICE OF SALE (PABATID NG PAGBEBENTA)
BUOD NG PANGUNAHING IMPORMASYON

Ang nakakalip na notice of sale (pabatid ng pagbebeenta) ay ipinadala kay

Theya Kanagaratnam, A Single Woman bilang kaugnayan
(Trustor)

sa 2316 Lakeshore Av, 16 , Oakland, CA 94606
(paglalarawan sa ari-arian na nagtitibay sa mortgage o deed of trust na hindi nabayaran.)

IKAW AY HINDI NAKABAYAD SA ILALIM NG DEED OF TRUST NA MAY PETA NA
10/03/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG MAPROTEKTAHAN ANG INYONG ARI-ARIAN,
MAAARI ITONG IBENTA SA ISANG PAMPUBLIKONG PAGBEBENTA.

KUNG KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS LABAN
SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG ABOGADO.

Ang kabuuang halaga na dapat bayaran sa notice of sale (pabatid ng pagbebeenta) ay
\$70,169.52..

Ang inyong ari-arian ay nakatakdang mabenta sa at 06/20/2023 12:00 PM

(petsa at oras ng pagbebeenta)

sa At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar ng bentahan)

Gayunman, ang petsa ng pagbebeenta na ipinapakita sa nakalakip na notice of sale (pabatid ng
pagbebeenta) ay maaaring ma-postpone ng isa o mas marami pang beses ng nagbigay ng mortgagee
(nagkalooob ng mortgage), beneficiary (benepisyaryo), trustee, o ng korte, alinsunod sa Seksyon 2924g ng
California Civil Code. Hinihiling ng batas na ang impormasyon tungkol sa mga pag-postpone sa pagbebeenta
ng trustee ay handang maibigay sa inyo at sa publiko, bilang isang kagandahang-loob doon sa mga hindi
makakadalo sa bentahan. Kung nais ninyong lubos pang matutunan kung na-postpone ang inyong petsa sa
pagbebeenta, at kung naaangkop, ang na-schedule muli na oras at petsa sa bentahan ng ari-arian, maaari
kayong tumawag sa , **(602) 412-5132**

(ang numero ng telepono para makakuha ng impormasyon hinggil sa pagbebeenta ng trustee)

o bumisita dito sa Internet Web site address **WWW.NDSCORP.COM/SALES**

(Ang Internet website address para makakuha ng impormasyon hinggil sa pagbebeenta ng ari-arian na ito)

gamit ang numero ng file na itinalaga sa kasong ito 22-01281-CE-CA Impormasyon

(numero ng file ng kaso)

tungkol sa mga pag-postpone sa loob ng maikling panahon o maaaring maganap kalapit ng na-schedule na
pagbebeenta ay maaaring hindi kaagad masaad sa impormasyon mula sa telepono o sa Internet Web site. Ang
pinakamainam na paraan upang mapatotohanan ang impormasyon sa pag-postpone ay ang pagdalo sa naka-
schedule na bentahan.

Kung nais ninyo ng karagdagang mga kopya ng buod na ito, maaari ninyong makuha ang mga ito sa
pamamagitna ng pagtawag sa **(602) 412-5131**.

(ilagay ang numero ng telepono)

**THÔNG BÁO BÁN
BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN CHÍNH**

Thông báo rao bán kèm theo được gửi tới cho Theya Kanagaratnam, A Single Woman trong
(Bên ủy thác)

mối quan hệ với 2316 Lakeshore Av, 16 , Oakland, CA 94606
(mô tả căn nhà thế chấp cho khoản vay thế chấp mua nhà hoặc khế ước ủy thác bị vi phạm)

QUÝ VỊ VI PHẠM QUI ĐỊNH GHI THEO DEED OF TRUST NGÀY 10/03/2006

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

TRỪ KHI QUÝ VỊ CÓ HÀNH ĐỘNG BẢO VỆ CĂN NHÀ CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ BỊ BÁN CÔNG KHAI.

NẾU QUÝ VỊ CẦN MỘT PHẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHỐNG LẠI QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Toàn bộ số tiền phải trả trong thông báo bán là \$70,169.52..

Căn nhà của quý vị được dự kiến sẽ bán vào 06/20/2023 12:00 PM tại
(ngày và giờ rao bán)

At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(địa điểm bán)

Tuy nhiên, ngày bán ghi trong thông báo bán kèm theo có thể bị trì hoãn một hoặc nhiều lần bởi bên cho vay thế chấp, người thụ hưởng, người được ủy quyền, hoặc tòa án, chiếu theo Mục 2924g của Bộ Luật Dân Sự California. Luật pháp qui định thông tin về các trường hợp trì hoãn bán nhà của bên được ủy quyền phải được cung cấp cho quý vị và công chúng, để cập nhật cho những người không có mặt tại buổi rao bán. Nếu quý vị muốn biết ngày rao bán của quý vị có bị trì hoãn hay không, và, nếu thích hợp, ngày giờ mới cho việc rao bán căn nhà này, quý vị có thể gọi

(602) 412-5132

(số điện thoại để biết thông tin về việc rao bán của bên được ủy thác)
hoặc tới địa chỉ Internet này **WWW.NDSCORP.COM/SALES**

(Địa chỉ Internet để biết thông tin về việc giao bán căn nhà đó) dựa trên mã số hồ sơ
được ấn định cho hồ này 22-01281-CE-CA. Thông tin

(mã số hồ sơ)

về các trường hợp trì hoãn rất ngắn hoặc xảy ra ngay sát ngày rao bán dự kiến có thể không được phản ánh ngay trong thông tin cung cấp qua điện thoại hoặc trên Internet. Cách tốt nhất để xác minh thông tin trì hoãn là tham dự buổi rao bán đã ấn định.

**Nếu quý vị muốn có thêm bản sao của tài liệu trình bày tóm lược này, vui lòng gọi số
(602) 412-5131.**

(ghi số điện thoại)

NOTICE OF SALE
SUMMARY OF KEY INFORMATION

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出售通知
关键信息摘要

本文中包含的有关 **Theya Kanagaratnam, A Single Woman**
(所涉抵押贷款或产权契约违约的房产描述)

的出售通知发送给**2316 Lakeshore Av, 16 , Oakland, CA 94606**。
(委托人姓名)

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除非你采取行动保护你的房产，否则该房产将被公开出售。

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(出售日期和时间)

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(出售位置)

然而，根据加州民法第2924章g条款，本文中包含的法拍书面通知上显示的出售日期可能会被抵押权人，受益人，受托人，或法院一次或多次推迟。该法规定，作为对不在法拍现场人士的一种宽限，有关受托人推迟出售的信息要提供给你和公众。如果你了解你的房产出售日期是否已被推迟，以及（如适用）重新安排的法拍时间和日期，可致电

(602) 412-5132

(关于受托人出售信息的电话号码)

或访问互联网网址，**WWW.NDSCORP.COM/SALES** 用指定的档案编号
(互联网网址提供的出售该房产的信息)

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(电话号码)

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(신탁 설정자 성명)

2316 Lakeshore Av, 16 , Oakland, CA 94606

에 관한 것입니다.

(채무 불이행 저당권 또는 신탁 증서를 보증하는 부동산에 대한 설명)

귀하는 DEED OF TRUST 현재 날짜로 10/03/2006 하에서
(신탁 증서 또는 저당권)

채무 불이행 상태입니다. 귀하의 부동산을 보호하기 위해 조치를 취하지 않는 한, 귀하의 부동산은
공매로 매각 처분될 수 있습니다. 귀하에게 취해지는 이러한 법적 절차에 대한 설명이 필요하신 경우
변호사와 상담하십시오.

매각 공고에서 지불되어야 할 총액은 \$70,169.52. 입니다.

귀하의 부동산은 06/20/2023 12:00 PM 에 At the Fallon Street entrance to the County
Courthouse, 1225 Fallon Street, Oakland, CA 94612)

(매각 일자 및 시간) (매각 장소)

에서 매각되기로 일정이 잡혀 있습니다.

그러나 캘리포니아주 민법 2924g항에 준하여, 첨부된 매각 공고에 나타난 매각 일자는 저당권자,
신탁수익자, 수탁자, 또는 법정에 의해 한 번 이상 연기될 수 있습니다. 법에 따라, 수탁자 매각 연기에
관한 정보는 매각에 참석하지 않는 사람들에게 대한 호의로서 귀하 및 일반 대중에게 제공되어야 합니다.
매각 일자가 연기되었는 지, 그리고 해당되는 경우 이 부동산의 연기된 매각 일자 및 시간에 대해 알기
원하시는 경우, (602) 412-5132 로 전화하시거나 또는 웹사이트 주소

(수탁자 매각에 관한 정보 안내 전화번호)

WWW.NDSCORP.COM/SALES 를 방문해 본 사례 배정 파일 번호

(본 부동산의 매각에 관한 정보 안내 인터넷 웹사이트)

22-01281-CE-CA 를 사용하시면 됩니다.

(사례 파일 번호)

매우 짧은 기간의 연기 또는 매각 일정과 가까운 시간에 발생하는 연기는 정보 안내 전화나 인터넷 웹사이트에
즉각적으로 나타나지 않을 수 있습니다. 연기 정보를 확인하는 최선의 방법은 매각 예정일에 참석하는 것입니다.

본 요약서의 추가적인 사본을 원하시는 경우, (602) 412-5131. (으)로 전화하시면
(전화번호)

보내드립니다.

AVISO DE VENTA
RESUMEN DE LA INFORMACIÓN CLAVE

El aviso de venta adjunto se envió a Theya Kanagaratnam, A Single Woman en relación con
(Fideicomitente)
2316 Lakeshore Av, 16 , Oakland, CA 94606

USTED HA INCUMPLIDO LOS TÉRMINOS DE UNA DEED OF TRUST
(escritura de fideicomiso o hipoteca)

DE FECHA 10/03/2006
SI NO TOMA MEDIDAS PARA PROTEGER SU BIEN, PODRÁ SER VENDIDO EN UNA SUBASTA PÚBLICA.

SI NECESITA QUE LE EXPLIQUEN LA NATURALEZA DEL PROCEDIMIENTO EN SU CONTRA, DEBE CONSULTAR A UN ABOGADO.

El importe total adeudado correspondiente al aviso de venta es \$70,169.52.

La subasta del bien se ha programado para el día at 06/20/2023 12:00 PM
(fecha y hora de la subasta)
en At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar de la subasta)

No obstante, conforme al Artículo 2924g del Código Civil de California, la fecha de la subasta que figura en el aviso adjunto podrá ser postergada una o más veces por el acreedor hipotecario, el beneficiario, el fideicomisario o un tribunal. La ley exige que, como cortesía para quienes no hayan asistido a la subasta, la información sobre las postergaciones solicitadas por el fideicomisario se ponga a disposición suya y del público en general. Si desea saber si la subasta de su bien se ha postergado, y, en tal caso, la nueva fecha propuesta para la subasta de este bien, puede llamar al teléfono **(602) 412-5132**

(número de teléfono para obtener información sobre la subasta del fideicomisario)

o visitar el sitio web **WWW.NDSCORP.COM/SALES**

(dirección del sitio web para obtener información sobre la subasta del bien)
para lo que debe contar con el número de registro asignado a este caso 22-01281-CE-CA
(número de registro del caso)

Es posible que la información sobre las postergaciones por plazos muy breves o decididas muy próximo a la fecha programada para la subasta no figuren en la información que se ofrece por teléfono o en el sitio web. La mejor forma de verificar la información sobre las postergaciones es asistir a la subasta que se ha programado.

Si desea recibir copias adicionales de este resumen, puede llamar al teléfono **(602) 412-5131**.
(ingresar número de teléfono)

NOTICE OF SALE (PABATID NG PAGBEBENTA)
BUOD NG PANGUNAHING IMPORMASYON

Ang nakakalip na notice of sale (pabatid ng pagbebeenta) ay ipinadala kay

Theya Kanagaratnam, A Single Woman bilang kaugnayan
(Trustor)

sa 2316 Lakeshore Av, 16 , Oakland, CA 94606
(paglalarawan sa ari-arian na nagtitibay sa mortgage o deed of trust na hindi nabayaran.)

IKAW AY HINDI NAKABAYAD SA ILALIM NG DEED OF TRUST NA MAY PETA NA
10/03/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG MAPROTEKTAHAN ANG INYONG ARI-ARIAN,
MAAARI ITONG IBENTA SA ISANG PAMPUBLIKONG PAGBEBENTA.

KUNG KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS LABAN
SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG ABOGADO.

Ang kabuuang halaga na dapat bayaran sa notice of sale (pabatid ng pagbebeenta) ay
\$70,169.52..

Ang inyong ari-arian ay nakatakdang mabenta sa at 06/20/2023 12:00 PM

(petsa at oras ng pagbebeenta)

sa At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar ng bentahan)

Gayunman, ang petsa ng pagbebeenta na ipinapakita sa nakalakip na notice of sale (pabatid ng
pagbebeenta) ay maaaring ma-postpone ng isa o mas marami pang beses ng nagbigay ng mortgagee
(nagkaloo ng mortgage), beneficiary (benepisyaryo), trustee, o ng korte, alinsunod sa Seksyon 2924g ng
California Civil Code. Hinihiling ng batas na ang impormasyon tungkol sa mga pag-postpone sa pagbebeenta
ng trustee ay handang maibigay sa inyo at sa publiko, bilang isang kagandahang-loob doon sa mga hindi
makakadalo sa bentahan. Kung nais ninyong lubos pang matutunan kung na-postpone ang inyong petsa sa
pagbebeenta, at kung naaangkop, ang na-schedule muli na oras at petsa sa bentahan ng ari-arian, maaari
kayong tumawag sa , **(602) 412-5132**

(ang numero ng telepono para makakuha ng impormasyon hinggil sa pagbebeenta ng trustee)

o bumisita dito sa Internet Web site address **WWW.NDSCORP.COM/SALES**

(Ang Internet website address para makakuha ng impormasyon hinggil sa pagbebeenta ng ari-arian na ito)

gamit ang numero ng file na itinalaga sa kasong ito 22-01281-CE-CA Impormasyon

(numero ng file ng kaso)

tungkol sa mga pag-postpone sa loob ng maikling panahon o maaaring maganap kalapit ng na-schedule na
pagbebeenta ay maaaring hindi kaagad masaad sa impormasyon mula sa telepono o sa Internet Web site. Ang
pinakamainam na paraan upang mapatotohanan ang impormasyon sa pag-postpone ay ang pagdalo sa naka-
schedule na bentahan.

Kung nais ninyo ng karagdagang mga kopya ng buod na ito, maaari ninyong makuha ang mga ito sa
pamamagitna ng pagtawag sa **(602) 412-5131**.

(ilagay ang numero ng telepono)

**THÔNG BÁO BÁN
BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN CHÍNH**

Thông báo rao bán kèm theo được gửi tới cho Theya Kanagaratnam, A Single Woman trong
(Bên ủy thác)

mối quan hệ với 2316 Lakeshore Av, 16 , Oakland, CA 94606
(mô tả căn nhà thế chấp cho khoản vay thế chấp mua nhà hoặc khế ước ủy thác bị vi phạm)

QUÝ VỊ VI PHẠM QUI ĐỊNH GHI THEO DEED OF TRUST NGÀY 10/03/2006

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

TRỪ KHI QUÝ VỊ CÓ HÀNH ĐỘNG BẢO VỆ CĂN NHÀ CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ BỊ BÁN CÔNG KHAI.

NẾU QUÝ VỊ CẦN MỘT PHẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHỐNG LẠI QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Toàn bộ số tiền phải trả trong thông báo bán là \$70,169.52..

Căn nhà của quý vị được dự kiến sẽ bán vào 06/20/2023 12:00 PM tại
(ngày và giờ rao bán)

At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(địa điểm bán)

Tuy nhiên, ngày bán ghi trong thông báo bán kèm theo có thể bị trì hoãn một hoặc nhiều lần bởi bên cho vay thế chấp, người thụ hưởng, người được ủy quyền, hoặc tòa án, chiếu theo Mục 2924g của Bộ Luật Dân Sự California. Luật pháp qui định thông tin về các trường hợp trì hoãn bán nhà của bên được ủy quyền phải được cung cấp cho quý vị và công chúng, để cập nhật cho những người không có mặt tại buổi rao bán. Nếu quý vị muốn biết ngày rao bán của quý vị có bị trì hoãn hay không, và, nếu thích hợp, ngày giờ mới cho việc rao bán căn nhà này, quý vị có thể gọi

(602) 412-5132

(số điện thoại để biết thông tin về việc rao bán của bên được ủy thác)
hoặc tới địa chỉ Internet này **WWW.NDSCORP.COM/SALES**

(Địa chỉ Internet để biết thông tin về việc giao bán căn nhà đó) dựa trên mã số hồ sơ
được ấn định cho hồ này 22-01281-CE-CA. Thông tin

(mã số hồ sơ)

về các trường hợp trì hoãn rất ngắn hoặc xảy ra ngay sát ngày rao bán dự kiến có thể không được phản ánh ngay trong thông tin cung cấp qua điện thoại hoặc trên Internet. Cách tốt nhất để xác minh thông tin trì hoãn là tham dự buổi rao bán đã ấn định.

Nếu quý vị muốn có thêm bản sao của tài liệu trình bày tóm lược này, vui lòng gọi số
(602) 412-5131.

(ghi số điện thoại)

NOTICE OF SALE
SUMMARY OF KEY INFORMATION

The attached notice of sale was sent to Theya Kanagaratnam, A Single Woman in relation to 2316 Lakeshore Av, 16 , Oakland, CA 94606

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/03/2006 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE.

IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

The total amount due in the notice of sale is \$70,169.52.

Your property is scheduled to be sold on 06/20/2023 at 12:00 PM At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612 .

However, the sale date shown on the attached notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **(602) 412-5132**, or visit this Internet Web site address

WWW.NDSCORP.COM/SALES using the file number assigned to this case 22-01281-CE-CA Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

If you would like additional copies of this summary, you may obtain them by calling **(602) 412-5131**.

出售通知
关键信息摘要

本文中包含的有关 **Theya Kanagaratnam, A Single Woman**
(所涉抵押贷款或产权契约违约的房产描述)

的出售通知发送给**2316 Lakeshore Av, 16 , Oakland, CA 94606**。
(委托人姓名)

你的 **DEED OF TRUST** 于**10/03/2006** 已经逾期违约。
(产权契约或抵押贷款) (日期)
除非你采取行动保护你的房产，否则该房产将被公开出售。

如果你需要了解对你的诉讼程序的性质，应该联系一名律师。

法拍书面通知的总金额是**\$70,169.52**。

你的房产预计出售的时间 **at 06/20/2023 12:00 PM**
(出售日期和时间)

出售地点 **At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612**。
(出售位置)

然而，根据加州民法第2924章g条款，本文中包含的法拍书面通知上显示的出售日期可能会被抵押权人，受益人，受托人，或法院一次或多次推迟。该法规定，作为对不在法拍现场人士的一种宽限，有关受托人推迟出售的信息要提供给你和公众。如果你了解你的房产出售日期是否已被推迟，以及（如适用）重新安排的法拍时间和日期，可致电

(602) 412-5132

(关于受托人出售信息的电话号码)

或访问互联网网址，**WWW.NDSCORP.COM/SALES** 用指定的档案编号
(互联网网址提供的出售该房产的信息)

22-01281-CE-CA 查找。
(案件档案号)

关于推迟法拍的信息，持续时间会很短，或仅在预定法拍时间前不久发布，可能不会立即反映在电话信息或互联网的网址上。最好验证推迟信息的方法是，出席预定的拍卖。

如果你想获得更多的本摘要副本，请拨打下列电话 **(602) 412-5131**。
(电话号码)

매각 공고
주요 정보 요약

첨부된 매각 공고는 Theya Kanagaratnam, A Single Woman 에게 발송되는 것이며, 이는
(신탁 설정자 성명)

2316 Lakeshore Av, 16 , Oakland, CA 94606

에 관한 것입니다.

(채무 불이행 저당권 또는 신탁 증서를 보증하는 부동산에 대한 설명)

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공매로 매각 처분될 수 있습니다. 귀하에게 취해지는 이러한 법적 절차에 대한 설명이 필요하신 경우
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Courthouse, 1225 Fallon Street, Oakland, CA 94612)

(매각 일자 및 시간) (매각 장소)

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신탁수익자, 수탁자, 또는 법정에 의해 한 번 이상 연기될 수 있습니다. 법에 따라, 수탁자 매각 연기에
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(본 부동산의 매각에 관한 정보 안내 인터넷 웹사이트)

22-01281-CE-CA 를 사용하시면 됩니다.

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(전화번호)

보내드립니다.

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USTED HA INCUMPLIDO LOS TÉRMINOS DE UNA DEED OF TRUST
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DE FECHA 10/03/2006

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en At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar de la subasta)

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(número de teléfono para obtener información sobre la subasta del fideicomisario)

o visitar el sitio web **WWW.NDSCORP.COM/SALES**

(dirección del sitio web para obtener información sobre la subasta del bien)

para lo que debe contar con el número de registro asignado a este caso 22-01281-CE-CA

(número de registro del caso)

Es posible que la información sobre las postergaciones por plazos muy breves o decididas muy próximo a la fecha programada para la subasta no figuren en la información que se ofrece por teléfono o en el sitio web. La mejor forma de verificar la información sobre las postergaciones es asistir a la subasta que se ha programado.

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IKAW AY HINDI NAKABAYAD SA ILALIM NG DEED OF TRUST NA MAY PETA NA
10/03/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG MAPROTEKTAHAN ANG INYONG ARI-ARIAN,
MAAARI ITONG IBENTA SA ISANG PAMPUBLIKONG PAGBEBENTA.

KUNG KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS LABAN
SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG ABOGADO.

Ang kabuuang halaga na dapat bayaran sa notice of sale (pabatid ng pagbebenta) ay
\$70,169.52..

Ang inyong ari-arian ay nakatakdang mabenta sa at 06/20/2023 12:00 PM

(petsa at oras ng pagbebenta)

sa At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar ng bentahan)

Gayunman, ang petsa ng pagbebenta na ipinapakita sa nakalakip na notice of sale (pabatid ng
pagbebenta) ay maaaring ma-postpone ng isa o mas marami pang beses ng nagbigay ng mortgagee
(nagkaloob ng mortgage), beneficiary (benepisyaryo), trustee, o ng korte, alinsunod sa Seksyon 2924g ng
California Civil Code. Hinihiling ng batas na ang impormasyon tungkol sa mga pag-postpone sa pagbebenta
ng trustee ay handang maibigay sa inyo at sa publiko, bilang isang kagandahang-loob doon sa mga hindi
makakadalo sa bentahan. Kung nais ninyong lubos pang matutunan kung na-postpone ang inyong petsa sa
pagbebenta, at kung naaangkop, ang na-schedule muli na oras at petsa sa bentahan ng ari-arian, maaari
kayong tumawag sa , **(602) 412-5132**

(ang numero ng telepono para makakuha ng impormasyon hinggil sa pagbebenta ng trustee)

o bumisita dito sa Internet Web site address **WWW.NDSCORP.COM/SALES**

(Ang Internet website address para makakuha ng impormasyon hinggil sa pagbebenta ng ari-arian na ito)

gamit ang numero ng file na itinalaga sa kasong ito 22-01281-CE-CA Impormasyon

(numero ng file ng kaso)

tungkol sa mga pag-postpone sa loob ng maikling panahon o maaaring maganap kalapit ng na-schedule na
pagbebenta ay maaaring hindi kaagad masaad sa impormasyon mula sa telepono o sa Internet Web site. Ang
pinakamainam na paraan upang mapatotohanan ang impormasyon sa pag-postpone ay ang pagdalo sa naka-
schedule na bentahan.

Kung nais ninyo ng karagdagang mga kopya ng buod na ito, maaari ninyong makuha ang mga ito sa
pamamagitna ng pagtawag sa **(602) 412-5131**.

(ilagay ang numero ng telepono)

**THÔNG BÁO BÁN
BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN CHÍNH**

Thông báo rao bán kèm theo được gửi tới cho Theya Kanagaratnam, A Single Woman trong
(Bên ủy thác)

mối quan hệ với 2316 Lakeshore Av, 16 , Oakland, CA 94606
(mô tả căn nhà thế chấp cho khoản vay thế chấp mua nhà hoặc khế ước ủy thác bị vi phạm)

QUÝ VỊ VI PHẠM QUI ĐỊNH GHI THEO DEED OF TRUST NGÀY 10/03/2006

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

TRỪ KHI QUÝ VỊ CÓ HÀNH ĐỘNG BẢO VỆ CĂN NHÀ CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ BỊ BÁN CÔNG KHAI.

NẾU QUÝ VỊ CẦN MỘT PHẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHỐNG LẠI QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Toàn bộ số tiền phải trả trong thông báo bán là \$70,169.52..

Căn nhà của quý vị được dự kiến sẽ bán vào 06/20/2023 12:00 PM tại
(ngày và giờ rao bán)

At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(địa điểm bán)

Tuy nhiên, ngày bán ghi trong thông báo bán kèm theo có thể bị trì hoãn một hoặc nhiều lần bởi bên cho vay thế chấp, người thụ hưởng, người được ủy quyền, hoặc tòa án, chiếu theo Mục 2924g của Bộ Luật Dân Sự California. Luật pháp qui định thông tin về các trường hợp trì hoãn bán nhà của bên được ủy quyền phải được cung cấp cho quý vị và công chúng, để cập nhật cho những người không có mặt tại buổi rao bán. Nếu quý vị muốn biết ngày rao bán của quý vị có bị trì hoãn hay không, và, nếu thích hợp, ngày giờ mới cho việc rao bán căn nhà này, quý vị có thể gọi

(602) 412-5132

(số điện thoại để biết thông tin về việc rao bán của bên được ủy thác)
hoặc tới địa chỉ Internet này **WWW.NDSCORP.COM/SALES**

(Địa chỉ Internet để biết thông tin về việc giao bán căn nhà đó) dựa trên mã số hồ sơ
được ấn định cho hồ này 22-01281-CE-CA. Thông tin

(mã số hồ sơ)

về các trường hợp trì hoãn rất ngắn hoặc xảy ra ngay sát ngày rao bán dự kiến có thể không được phản ánh ngay trong thông tin cung cấp qua điện thoại hoặc trên Internet. Cách tốt nhất để xác minh thông tin trì hoãn là tham dự buổi rao bán đã ấn định.

Nếu quý vị muốn có thêm bản sao của tài liệu trình bày tóm lược này, vui lòng gọi số
(602) 412-5131.

(ghi số điện thoại)

NOTICE OF SALE
SUMMARY OF KEY INFORMATION

The attached notice of sale was sent to Theya Kanagaratnam, A Single Woman in relation to 2316 Lakeshore Av, 16 , Oakland, CA 94606

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/03/2006 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE.

IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

The total amount due in the notice of sale is \$70,169.52.

Your property is scheduled to be sold on 06/20/2023 at 12:00 PM At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612 .

However, the sale date shown on the attached notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **(602) 412-5132**, or visit this Internet Web site address

WWW.NDSCORP.COM/SALES using the file number assigned to this case 22-01281-CE-CA Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

If you would like additional copies of this summary, you may obtain them by calling **(602) 412-5131**.

出售通知
关键信息摘要

本文中包含的有关 **Theya Kanagaratnam, A Single Woman**
(所涉抵押贷款或产权契约违约的房产描述)

的出售通知发送给**2316 Lakeshore Av, 16 , Oakland, CA 94606**。
(委托人姓名)

你的 **DEED OF TRUST** 于**10/03/2006** 已经逾期违约。
(产权契约或抵押贷款) (日期)
除非你采取行动保护你的房产，否则该房产将被公开出售。

如果你需要了解对你的诉讼程序的性质，应该联系一名律师。

法拍书面通知的总金额是**\$70,169.52**。

你的房产预计出售的时间 **at 06/20/2023 12:00 PM**
(出售日期和时间)

出售地点 **At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612**。
(出售位置)

然而，根据加州民法第2924章g条款，本文中包含的法拍书面通知上显示的出售日期可能会被抵押权人，受益人，受托人，或法院一次或多次推迟。该法规定，作为对不在法拍现场人士的一种宽限，有关受托人推迟出售的信息要提供给你和公众。如果你了解你的房产出售日期是否已被推迟，以及（如适用）重新安排的法拍时间和日期，可致电

(602) 412-5132

(关于受托人出售信息的电话号码)

或访问互联网网址，**WWW.NDSCORP.COM/SALES** 用指定的档案编号
(互联网网址提供的出售该房产的信息)

22-01281-CE-CA 查找。
(案件档案号)

关于推迟法拍的信息，持续时间会很短，或仅在预定法拍时间前不久发布，可能不会立即反映在电话信息或互联网的网址上。最好验证推迟信息的方法是，出席预定的拍卖。

如果你想获得更多的本摘要副本，请拨打下列电话 **(602) 412-5131**。
(电话号码)

매각 공고
주요 정보 요약

첨부된 매각 공고는 Theya Kanagaratnam, A Single Woman 에게 발송되는 것이며, 이는
(신탁 설정자 성명)

2316 Lakeshore Av, 16 , Oakland, CA 94606

에 관한 것입니다.

(채무 불이행 저당권 또는 신탁 증서를 보증하는 부동산에 대한 설명)

귀하는 DEED OF TRUST 현재 날짜로 10/03/2006 하에서
(신탁 증서 또는 저당권)

채무 불이행 상태입니다. 귀하의 부동산을 보호하기 위해 조치를 취하지 않는 한, 귀하의 부동산은
공매로 매각 처분될 수 있습니다. 귀하에게 취해지는 이러한 법적 절차에 대한 설명이 필요하신 경우
변호사와 상담하십시오.

매각 공고에서 지불되어야 할 총액은 \$70,169.52. 입니다.

귀하의 부동산은 06/20/2023 12:00 PM 에 At the Fallon Street entrance to the County
Courthouse, 1225 Fallon Street, Oakland, CA 94612)

(매각 일자 및 시간) (매각 장소)

에서 매각되기로 일정이 잡혀 있습니다.

그러나 캘리포니아주 민법 2924g항에 준하여, 첨부된 매각 공고에 나타난 매각 일자는 저당권자,
신탁수익자, 수탁자, 또는 법정에 의해 한 번 이상 연기될 수 있습니다. 법에 따라, 수탁자 매각 연기에
관한 정보는 매각에 참석하지 않는 사람들에게 대한 호의로서 귀하 및 일반 대중에게 제공되어야 합니다.
매각 일자가 연기되었는 지, 그리고 해당되는 경우 이 부동산의 연기된 매각 일자 및 시간에 대해 알기
원하시는 경우, (602) 412-5132 로 전화하시거나 또는 웹사이트 주소

(수탁자 매각에 관한 정보 안내 전화번호)

WWW.NDSCORP.COM/SALES 를 방문해 본 사례 배정 파일 번호

(본 부동산의 매각에 관한 정보 안내 인터넷 웹사이트)

22-01281-CE-CA 를 사용하시면 됩니다.

(사례 파일 번호)

매우 짧은 기간의 연기 또는 매각 일정과 가까운 시간에 발생하는 연기는 정보 안내 전화나 인터넷 웹사이트에
즉각적으로 나타나지 않을 수 있습니다. 연기 정보를 확인하는 최선의 방법은 매각 예정일에 참석하는 것입니다.

본 요약서의 추가적인 사본을 원하시는 경우, (602) 412-5131. (으)로 전화하시면
(전화번호)

보내드립니다.

AVISO DE VENTA
RESUMEN DE LA INFORMACIÓN CLAVE

El aviso de venta adjunto se envió a Theya Kanagaratnam, A Single Woman en relación con
(Fideicomitente)
2316 Lakeshore Av, 16 , Oakland, CA 94606

USTED HA INCUMPLIDO LOS TÉRMINOS DE UNA DEED OF TRUST
(escritura de fideicomiso o hipoteca)

DE FECHA 10/03/2006
SI NO TOMA MEDIDAS PARA PROTEGER SU BIEN, PODRÁ SER VENDIDO EN UNA SUBASTA PÚBLICA.

SI NECESITA QUE LE EXPLIQUEN LA NATURALEZA DEL PROCEDIMIENTO EN SU CONTRA, DEBE CONSULTAR A UN ABOGADO.

El importe total adeudado correspondiente al aviso de venta es \$70,169.52.

La subasta del bien se ha programado para el día at 06/20/2023 12:00 PM
(fecha y hora de la subasta)
en At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar de la subasta)

No obstante, conforme al Artículo 2924g del Código Civil de California, la fecha de la subasta que figura en el aviso adjunto podrá ser postergada una o más veces por el acreedor hipotecario, el beneficiario, el fideicomisario o un tribunal. La ley exige que, como cortesía para quienes no hayan asistido a la subasta, la información sobre las postergaciones solicitadas por el fideicomisario se ponga a disposición suya y del público en general. Si desea saber si la subasta de su bien se ha postergado, y, en tal caso, la nueva fecha propuesta para la subasta de este bien, puede llamar al teléfono **(602) 412-5132**

(número de teléfono para obtener información sobre la subasta del fideicomisario)

o visitar el sitio web **WWW.NDSCORP.COM/SALES**

(dirección del sitio web para obtener información sobre la subasta del bien)
para lo que debe contar con el número de registro asignado a este caso 22-01281-CE-CA
(número de registro del caso)

Es posible que la información sobre las postergaciones por plazos muy breves o decididas muy próximo a la fecha programada para la subasta no figuren en la información que se ofrece por teléfono o en el sitio web. La mejor forma de verificar la información sobre las postergaciones es asistir a la subasta que se ha programado.

Si desea recibir copias adicionales de este resumen, puede llamar al teléfono **(602) 412-5131**.
(ingresar número de teléfono)

NOTICE OF SALE (PABATID NG PAGBEBENTA)
BUOD NG PANGUNAHING IMPORMASYON

Ang nakakalip na notice of sale (pabatid ng pagbebeenta) ay ipinadala kay

Theya Kanagaratnam, A Single Woman bilang kaugnayan
(Trustor)

sa 2316 Lakeshore Av, 16 , Oakland, CA 94606
(paglalarawan sa ari-arian na nagtitibay sa mortgage o deed of trust na hindi nabayaran.)

IKAW AY HINDI NAKABAYAD SA ILALIM NG DEED OF TRUST NA MAY PETA NA
10/03/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG MAPROTEKTAHAN ANG INYONG ARI-ARIAN,
MAAARI ITONG IBENTA SA ISANG PAMPUBLIKONG PAGBEBENTA.

KUNG KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS LABAN
SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG ABOGADO.

Ang kabuuang halaga na dapat bayaran sa notice of sale (pabatid ng pagbebeenta) ay
\$70,169.52..

Ang inyong ari-arian ay nakatakdang mabenta sa at 06/20/2023 12:00 PM

(petsa at oras ng pagbebeenta)

sa At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar ng bentahan)

Gayunman, ang petsa ng pagbebeenta na ipinapakita sa nakalakip na notice of sale (pabatid ng
pagbebeenta) ay maaaring ma-postpone ng isa o mas marami pang beses ng nagbigay ng mortgagee
(nagkaloo ng mortgage), beneficiary (benepisyaryo), trustee, o ng korte, alinsunod sa Seksyon 2924g ng
California Civil Code. Hinihiling ng batas na ang impormasyon tungkol sa mga pag-postpone sa pagbebeenta
ng trustee ay handang maibigay sa inyo at sa publiko, bilang isang kagandahang-loob doon sa mga hindi
makakadalo sa bentahan. Kung nais ninyong lubos pang matutunan kung na-postpone ang inyong petsa sa
pagbebeenta, at kung naaangkop, ang na-schedule muli na oras at petsa sa bentahan ng ari-arian, maaari
kayong tumawag sa , **(602) 412-5132**

(ang numero ng telepono para makakuha ng impormasyon hinggil sa pagbebeenta ng trustee)

o bumisita dito sa Internet Web site address **WWW.NDSCORP.COM/SALES**

(Ang Internet website address para makakuha ng impormasyon hinggil sa pagbebeenta ng ari-arian na ito)

gamit ang numero ng file na itinalaga sa kasong ito 22-01281-CE-CA Impormasyon

(numero ng file ng kaso)

tungkol sa mga pag-postpone sa loob ng maikling panahon o maaaring maganap kalapit ng na-schedule na
pagbebeenta ay maaaring hindi kaagad masaad sa impormasyon mula sa telepono o sa Internet Web site. Ang
pinakamainam na paraan upang mapatotohanan ang impormasyon sa pag-postpone ay ang pagdalo sa naka-
schedule na bentahan.

Kung nais ninyo ng karagdagang mga kopya ng buod na ito, maaari ninyong makuha ang mga ito sa
pamamagitna ng pagtawag sa **(602) 412-5131**.

(ilagay ang numero ng telepono)

**THÔNG BÁO BÁN
BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN CHÍNH**

Thông báo rao bán kèm theo được gửi tới cho Theya Kanagaratnam, A Single Woman trong
(Bên ủy thác)

mối quan hệ với 2316 Lakeshore Av, 16 , Oakland, CA 94606
(mô tả căn nhà thế chấp cho khoản vay thế chấp mua nhà hoặc khế ước ủy thác bị vi phạm)

QUÝ VỊ VI PHẠM QUI ĐỊNH GHI THEO DEED OF TRUST NGÀY 10/03/2006

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

TRỪ KHI QUÝ VỊ CÓ HÀNH ĐỘNG BẢO VỆ CĂN NHÀ CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ BỊ BÁN CÔNG KHAI.

NẾU QUÝ VỊ CẦN MỘT PHẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHỐNG LẠI QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Toàn bộ số tiền phải trả trong thông báo bán là \$70,169.52..

Căn nhà của quý vị được dự kiến sẽ bán vào 06/20/2023 12:00 PM tại
(ngày và giờ rao bán)

At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(địa điểm bán)

Tuy nhiên, ngày bán ghi trong thông báo bán kèm theo có thể bị trì hoãn một hoặc nhiều lần bởi bên cho vay thế chấp, người thụ hưởng, người được ủy quyền, hoặc tòa án, chiếu theo Mục 2924g của Bộ Luật Dân Sự California. Luật pháp qui định thông tin về các trường hợp trì hoãn bán nhà của bên được ủy quyền phải được cung cấp cho quý vị và công chúng, để cập nhật cho những người không có mặt tại buổi rao bán. Nếu quý vị muốn biết ngày rao bán của quý vị có bị trì hoãn hay không, và, nếu thích hợp, ngày giờ mới cho việc rao bán căn nhà này, quý vị có thể gọi

(602) 412-5132

(số điện thoại để biết thông tin về việc rao bán của bên được ủy thác)
hoặc tới địa chỉ Internet này **WWW.NDSCORP.COM/SALES**

(Địa chỉ Internet để biết thông tin về việc giao bán căn nhà đó) dựa trên mã số hồ sơ
được ấn định cho hồ này 22-01281-CE-CA. Thông tin

(mã số hồ sơ)

về các trường hợp trì hoãn rất ngắn hoặc xảy ra ngay sát ngày rao bán dự kiến có thể không được phản ánh ngay trong thông tin cung cấp qua điện thoại hoặc trên Internet. Cách tốt nhất để xác minh thông tin trì hoãn là tham dự buổi rao bán đã ấn định.

Nếu quý vị muốn có thêm bản sao của tài liệu trình bày tóm lược này, vui lòng gọi số
(602) 412-5131.

(ghi số điện thoại)

NOTICE OF SALE
SUMMARY OF KEY INFORMATION

The attached notice of sale was sent to Theya Kanagaratnam, A Single Woman in relation to 2316 Lakeshore Av, 16 , Oakland, CA 94606

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/03/2006 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE.

IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

The total amount due in the notice of sale is \$70,169.52.

Your property is scheduled to be sold on 06/20/2023 at 12:00 PM At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612 .

However, the sale date shown on the attached notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **(602) 412-5132**, or visit this Internet Web site address

WWW.NDSCORP.COM/SALES using the file number assigned to this case 22-01281-CE-CA Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

If you would like additional copies of this summary, you may obtain them by calling **(602) 412-5131**.

出售通知
关键信息摘要

本文中包含的有关 **Theya Kanagaratnam, A Single Woman**
(所涉抵押贷款或产权契约违约的房产描述)

的出售通知发送给**2316 Lakeshore Av, 16 , Oakland, CA 94606**。
(委托人姓名)

你的 **DEED OF TRUST** 于**10/03/2006** 已经逾期违约。
(产权契约或抵押贷款) (日期)
除非你采取行动保护你的房产，否则该房产将被公开出售。

如果你需要了解对你的诉讼程序的性质，应该联系一名律师。

法拍书面通知的总金额是**\$70,169.52.**。

你的房产预计出售的时间 **at 06/20/2023 12:00 PM**
(出售日期和时间)

出售地点 **At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612.**
(出售位置)

然而，根据加州民法第2924章g条款，本文中包含的法拍书面通知上显示的出售日期可能会被抵押权人，受益人，受托人，或法院一次或多次推迟。该法规定，作为对不在法拍现场人士的一种宽限，有关受托人推迟出售的信息要提供给你和公众。如果你了解你的房产出售日期是否已被推迟，以及（如适用）重新安排的法拍时间和日期，可致电

(602) 412-5132

(关于受托人出售信息的电话号码)

或访问互联网网址，**WWW.NDSCORP.COM/SALES** 用指定的档案编号
(互联网网址提供的出售该房产的信息)

22-01281-CE-CA 查找。
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关于推迟法拍的信息，持续时间会很短，或仅在预定法拍时间前不久发布，可能不会立即反映在电话信息或互联网的网址上。最好验证推迟信息的方法是，出席预定的拍卖。

如果你想获得更多的本摘要副本，请拨打下列电话 **(602) 412-5131.**
(电话号码)

매각 공고
주요 정보 요약

첨부된 매각 공고는 Theya Kanagaratnam, A Single Woman 에게 발송되는 것이며, 이는
(신탁 설정자 성명)

2316 Lakeshore Av, 16 , Oakland, CA 94606

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(채무 불이행 저당권 또는 신탁 증서를 보증하는 부동산에 대한 설명)

귀하는 DEED OF TRUST 현재 날짜로 10/03/2006 하에서
(신탁 증서 또는 저당권)

채무 불이행 상태입니다. 귀하의 부동산을 보호하기 위해 조치를 취하지 않는 한, 귀하의 부동산은
공매로 매각 처분될 수 있습니다. 귀하에게 취해지는 이러한 법적 절차에 대한 설명이 필요하신 경우
변호사와 상담하십시오.

매각 공고에서 지불되어야 할 총액은 \$70,169.52. 입니다.

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Courthouse, 1225 Fallon Street, Oakland, CA 94612)

(매각 일자 및 시간) (매각 장소)

에서 매각되기로 일정이 잡혀 있습니다.

그러나 캘리포니아주 민법 2924g항에 준하여, 첨부된 매각 공고에 나타난 매각 일자는 저당권자,
신탁수익자, 수탁자, 또는 법정에 의해 한 번 이상 연기될 수 있습니다. 법에 따라, 수탁자 매각 연기에
관한 정보는 매각에 참석하지 않는 사람들에게 대한 호의로서 귀하 및 일반 대중에게 제공되어야 합니다.
매각 일자가 연기되었는 지, 그리고 해당되는 경우 이 부동산의 연기된 매각 일자 및 시간에 대해 알기
원하시는 경우, (602) 412-5132 로 전화하시거나 또는 웹사이트 주소

(수탁자 매각에 관한 정보 안내 전화번호)

WWW.NDSCORP.COM/SALES 를 방문해 본 사례 배정 파일 번호

(본 부동산의 매각에 관한 정보 안내 인터넷 웹사이트)

22-01281-CE-CA 를 사용하시면 됩니다.

(사례 파일 번호)

매우 짧은 기간의 연기 또는 매각 일정과 가까운 시간에 발생하는 연기는 정보 안내 전화나 인터넷 웹사이트에
즉각적으로 나타나지 않을 수 있습니다. 연기 정보를 확인하는 최선의 방법은 매각 예정일에 참석하는 것입니다.

본 요약서의 추가적인 사본을 원하시는 경우, (602) 412-5131. (으)로 전화하시면
(전화번호)

보내드립니다.

AVISO DE VENTA
RESUMEN DE LA INFORMACIÓN CLAVE

El aviso de venta adjunto se envió a Theya Kanagaratnam, A Single Woman en relación con
(Fideicomitente)
2316 Lakeshore Av, 16 , Oakland, CA 94606

USTED HA INCUMPLIDO LOS TÉRMINOS DE UNA DEED OF TRUST
(escritura de fideicomiso o hipoteca)

DE FECHA 10/03/2006

SI NO TOMA MEDIDAS PARA PROTEGER SU BIEN, PODRÁ SER VENDIDO EN UNA SUBASTA PÚBLICA.

SI NECESITA QUE LE EXPLIQUEN LA NATURALEZA DEL PROCEDIMIENTO EN SU CONTRA, DEBE CONSULTAR A UN ABOGADO.

El importe total adeudado correspondiente al aviso de venta es \$70,169.52.

La subasta del bien se ha programado para el día at 06/20/2023 12:00 PM
(fecha y hora de la subasta)
en At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar de la subasta)

No obstante, conforme al Artículo 2924g del Código Civil de California, la fecha de la subasta que figura en el aviso adjunto podrá ser postergada una o más veces por el acreedor hipotecario, el beneficiario, el fideicomisario o un tribunal. La ley exige que, como cortesía para quienes no hayan asistido a la subasta, la información sobre las postergaciones solicitadas por el fideicomisario se ponga a disposición suya y del público en general. Si desea saber si la subasta de su bien se ha postergado, y, en tal caso, la nueva fecha propuesta para la subasta de este bien, puede llamar al teléfono **(602) 412-5132**

(número de teléfono para obtener información sobre la subasta del fideicomisario)

o visitar el sitio web **WWW.NDSCORP.COM/SALES**

(dirección del sitio web para obtener información sobre la subasta del bien)
para lo que debe contar con el número de registro asignado a este caso 22-01281-CE-CA
(número de registro del caso)

Es posible que la información sobre las postergaciones por plazos muy breves o decididas muy próximo a la fecha programada para la subasta no figuren en la información que se ofrece por teléfono o en el sitio web. La mejor forma de verificar la información sobre las postergaciones es asistir a la subasta que se ha programado.

Si desea recibir copias adicionales de este resumen, puede llamar al teléfono **(602) 412-5131**.
(ingresar número de teléfono)

NOTICE OF SALE (PABATID NG PAGBEBENTA)
BUOD NG PANGUNAHING IMPORMASYON

Ang nakakalip na notice of sale (pabatid ng pagbebeenta) ay ipinadala kay

Theya Kanagaratnam, A Single Woman bilang kaugnayan
(Trustor)

sa 2316 Lakeshore Av, 16 , Oakland, CA 94606
(paglalarawan sa ari-arian na nagtitibay sa mortgage o deed of trust na hindi nabayaran.)

IKAW AY HINDI NAKABAYAD SA ILALIM NG DEED OF TRUST NA MAY PETA NA
10/03/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG MAPROTEKTAHAN ANG INYONG ARI-ARIAN,
MAAARI ITONG IBENTA SA ISANG PAMPUBLIKONG PAGBEBENTA.

KUNG KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS LABAN
SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG ABOGADO.

Ang kabuuang halaga na dapat bayaran sa notice of sale (pabatid ng pagbebeenta) ay
\$70,169.52..

Ang inyong ari-arian ay nakatakdang mabenta sa at 06/20/2023 12:00 PM

(petsa at oras ng pagbebeenta)

sa At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar ng bentahan)

Gayunman, ang petsa ng pagbebeenta na ipinapakita sa nakalakip na notice of sale (pabatid ng
pagbebeenta) ay maaaring ma-postpone ng isa o mas marami pang beses ng nagbigay ng mortgagee
(nagkaloob ng mortgage), beneficiary (benepisyaryo), trustee, o ng korte, alinsunod sa Seksyon 2924g ng
California Civil Code. Hinihiling ng batas na ang impormasyon tungkol sa mga pag-postpone sa pagbebeenta
ng trustee ay handang maibigay sa inyo at sa publiko, bilang isang kagandahang-loob doon sa mga hindi
makakadalo sa bentahan. Kung nais ninyong lubos pang matutunan kung na-postpone ang inyong petsa sa
pagbebeenta, at kung naaangkop, ang na-schedule muli na oras at petsa sa bentahan ng ari-arian, maaari
kayong tumawag sa , **(602) 412-5132**

(ang numero ng telepono para makakuha ng impormasyon hinggil sa pagbebeenta ng trustee)

o bumisita dito sa Internet Web site address **WWW.NDSCORP.COM/SALES**

(Ang Internet website address para makakuha ng impormasyon hinggil sa pagbebeenta ng ari-arian na ito)

gamit ang numero ng file na itinalaga sa kasong ito 22-01281-CE-CA Impormasyon

(numero ng file ng kaso)

tungkol sa mga pag-postpone sa loob ng maikling panahon o maaaring maganap kalapit ng na-schedule na
pagbebeenta ay maaaring hindi kaagad masaad sa impormasyon mula sa telepono o sa Internet Web site. Ang
pinakamainam na paraan upang mapatotohanan ang impormasyon sa pag-postpone ay ang pagdalo sa naka-
schedule na bentahan.

Kung nais ninyo ng karagdagang mga kopya ng buod na ito, maaari ninyong makuha ang mga ito sa
pamamagitna ng pagtawag sa **(602) 412-5131**.

(ilagay ang numero ng telepono)

**THÔNG BÁO BÁN
BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN CHÍNH**

Thông báo rao bán kèm theo được gửi tới cho Theya Kanagaratnam, A Single Woman trong
(Bên ủy thác)

mối quan hệ với 2316 Lakeshore Av, 16 , Oakland, CA 94606
(mô tả căn nhà thế chấp cho khoản vay thế chấp mua nhà hoặc khế ước ủy thác bị vi phạm)

QUÝ VỊ VI PHẠM QUI ĐỊNH GHI THEO DEED OF TRUST NGÀY 10/03/2006

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

TRỪ KHI QUÝ VỊ CÓ HÀNH ĐỘNG BẢO VỆ CĂN NHÀ CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ BỊ BÁN CÔNG KHAI.

NẾU QUÝ VỊ CẦN MỘT PHẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHỐNG LẠI QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Toàn bộ số tiền phải trả trong thông báo bán là \$70,169.52..

Căn nhà của quý vị được dự kiến sẽ bán vào 06/20/2023 12:00 PM tại
(ngày và giờ rao bán)

At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(địa điểm bán)

Tuy nhiên, ngày bán ghi trong thông báo bán kèm theo có thể bị trì hoãn một hoặc nhiều lần bởi bên cho vay thế chấp, người thụ hưởng, người được ủy quyền, hoặc tòa án, chiếu theo Mục 2924g của Bộ Luật Dân Sự California. Luật pháp qui định thông tin về các trường hợp trì hoãn bán nhà của bên được ủy quyền phải được cung cấp cho quý vị và công chúng, để cập nhật cho những người không có mặt tại buổi rao bán. Nếu quý vị muốn biết ngày rao bán của quý vị có bị trì hoãn hay không, và, nếu thích hợp, ngày giờ mới cho việc rao bán căn nhà này, quý vị có thể gọi

(602) 412-5132

(số điện thoại để biết thông tin về việc rao bán của bên được ủy thác)
hoặc tới địa chỉ Internet này **WWW.NDSCORP.COM/SALES**

(Địa chỉ Internet để biết thông tin về việc giao bán căn nhà đó) dựa trên mã số hồ sơ
được ấn định cho hồ này 22-01281-CE-CA. Thông tin

(mã số hồ sơ)

về các trường hợp trì hoãn rất ngắn hoặc xảy ra ngay sát ngày rao bán dự kiến có thể không được phản ánh ngay trong thông tin cung cấp qua điện thoại hoặc trên Internet. Cách tốt nhất để xác minh thông tin trì hoãn là tham dự buổi rao bán đã ấn định.

Nếu quý vị muốn có thêm bản sao của tài liệu trình bày tóm lược này, vui lòng gọi số
(602) 412-5131.

(ghi số điện thoại)

NOTICE OF SALE
SUMMARY OF KEY INFORMATION

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YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/03/2006 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE.

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원하시는 경우, (602) 412-5132 로 전화하시거나 또는 웹사이트 주소

(수탁자 매각에 관한 정보 안내 전화번호)

WWW.NDSCORP.COM/SALES 를 방문해 본 사례 배정 파일 번호

(본 부동산의 매각에 관한 정보 안내 인터넷 웹사이트)

22-01281-CE-CA 를 사용하시면 됩니다.

(사례 파일 번호)

매우 짧은 기간의 연기 또는 매각 일정과 가까운 시간에 발생하는 연기는 정보 안내 전화나 인터넷 웹사이트에
즉각적으로 나타나지 않을 수 있습니다. 연기 정보를 확인하는 최선의 방법은 매각 예정일에 참석하는 것입니다.

본 요약서의 추가적인 사본을 원하시는 경우, (602) 412-5131. (으)로 전화하시면
(전화번호)

보내드립니다.

AVISO DE VENTA
RESUMEN DE LA INFORMACIÓN CLAVE

El aviso de venta adjunto se envió a Theya Kanagaratnam, A Single Woman en relación con
(Fideicomitente)
2316 Lakeshore Av, 16 , Oakland, CA 94606

USTED HA INCUMPLIDO LOS TÉRMINOS DE UNA DEED OF TRUST
(escritura de fideicomiso o hipoteca)

DE FECHA 10/03/2006
SI NO TOMA MEDIDAS PARA PROTEGER SU BIEN, PODRÁ SER VENDIDO EN UNA SUBASTA PÚBLICA.

SI NECESITA QUE LE EXPLIQUEN LA NATURALEZA DEL PROCEDIMIENTO EN SU CONTRA, DEBE CONSULTAR A UN ABOGADO.

El importe total adeudado correspondiente al aviso de venta es \$70,169.52.

La subasta del bien se ha programado para el día at 06/20/2023 12:00 PM
(fecha y hora de la subasta)
en At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar de la subasta)

No obstante, conforme al Artículo 2924g del Código Civil de California, la fecha de la subasta que figura en el aviso adjunto podrá ser postergada una o más veces por el acreedor hipotecario, el beneficiario, el fideicomisario o un tribunal. La ley exige que, como cortesía para quienes no hayan asistido a la subasta, la información sobre las postergaciones solicitadas por el fideicomisario se ponga a disposición suya y del público en general. Si desea saber si la subasta de su bien se ha postergado, y, en tal caso, la nueva fecha propuesta para la subasta de este bien, puede llamar al teléfono **(602) 412-5132**

(número de teléfono para obtener información sobre la subasta del fideicomisario)

o visitar el sitio web **WWW.NDSCORP.COM/SALES**

(dirección del sitio web para obtener información sobre la subasta del bien)
para lo que debe contar con el número de registro asignado a este caso 22-01281-CE-CA
(número de registro del caso)

Es posible que la información sobre las postergaciones por plazos muy breves o decididas muy próximo a la fecha programada para la subasta no figuren en la información que se ofrece por teléfono o en el sitio web. La mejor forma de verificar la información sobre las postergaciones es asistir a la subasta que se ha programado.

Si desea recibir copias adicionales de este resumen, puede llamar al teléfono **(602) 412-5131**.
(ingresar número de teléfono)

NOTICE OF SALE (PABATID NG PAGBEBENTA)
BUOD NG PANGUNAHING IMPORMASYON

Ang nakakalip na notice of sale (pabatid ng pagbebeenta) ay ipinadala kay

Theya Kanagaratnam, A Single Woman bilang kaugnayan
(Trustor)

sa 2316 Lakeshore Av, 16 , Oakland, CA 94606
(paglalarawan sa ari-arian na nagtitibay sa mortgage o deed of trust na hindi nabayaran.)

IKAW AY HINDI NAKABAYAD SA ILALIM NG DEED OF TRUST NA MAY PETA NA
10/03/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG MAPROTEKTAHAN ANG INYONG ARI-ARIAN,
MAAARI ITONG IBENTA SA ISANG PAMPUBLIKONG PAGBEBENTA.

KUNG KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS LABAN
SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG ABOGADO.

Ang kabuuang halaga na dapat bayaran sa notice of sale (pabatid ng pagbebeenta) ay
\$70,169.52..

Ang inyong ari-arian ay nakatakdang mabenta sa at 06/20/2023 12:00 PM

(petsa at oras ng pagbebeenta)

sa At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar ng bentahan)

Gayunman, ang petsa ng pagbebeenta na ipinapakita sa nakalakip na notice of sale (pabatid ng
pagbebeenta) ay maaaring ma-postpone ng isa o mas marami pang beses ng nagbigay ng mortgagee
(nagkaloo ng mortgage), beneficiary (benepisyaryo), trustee, o ng korte, alinsunod sa Seksyon 2924g ng
California Civil Code. Hinihiling ng batas na ang impormasyon tungkol sa mga pag-postpone sa pagbebeenta
ng trustee ay handang maibigay sa inyo at sa publiko, bilang isang kagandahang-loob doon sa mga hindi
makakadalo sa bentahan. Kung nais ninyong lubos pang matutunan kung na-postpone ang inyong petsa sa
pagbebeenta, at kung naaangkop, ang na-schedule muli na oras at petsa sa bentahan ng ari-arian, maaari
kayong tumawag sa , **(602) 412-5132**

(ang numero ng telepono para makakuha ng impormasyon hinggil sa pagbebeenta ng trustee)

o bumisita dito sa Internet Web site address **WWW.NDSCORP.COM/SALES**

(Ang Internet website address para makakuha ng impormasyon hinggil sa pagbebeenta ng ari-arian na ito)

gamit ang numero ng file na itinalaga sa kasong ito 22-01281-CE-CA Impormasyon

(numero ng file ng kaso)

tungkol sa mga pag-postpone sa loob ng maikling panahon o maaaring maganap kalapit ng na-schedule na
pagbebeenta ay maaaring hindi kaagad masaad sa impormasyon mula sa telepono o sa Internet Web site. Ang
pinakamainam na paraan upang mapatotohanan ang impormasyon sa pag-postpone ay ang pagdalo sa naka-
schedule na bentahan.

Kung nais ninyo ng karagdagang mga kopya ng buod na ito, maaari ninyong makuha ang mga ito sa
pamamagitna ng pagtawag sa **(602) 412-5131**.

(ilagay ang numero ng telepono)

**THÔNG BÁO BÁN
BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN CHÍNH**

Thông báo rao bán kèm theo được gửi tới cho Theya Kanagaratnam, A Single Woman trong
(Bên ủy thác)

mối quan hệ với 2316 Lakeshore Av, 16 , Oakland, CA 94606
(mô tả căn nhà thế chấp cho khoản vay thế chấp mua nhà hoặc khế ước ủy thác bị vi phạm)

QUÝ VỊ VI PHẠM QUI ĐỊNH GHI THEO DEED OF TRUST NGÀY 10/03/2006

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

TRỪ KHI QUÝ VỊ CÓ HÀNH ĐỘNG BẢO VỆ CĂN NHÀ CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ BỊ BÁN CÔNG KHAI.

NẾU QUÝ VỊ CẦN MỘT PHẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHỐNG LẠI QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Toàn bộ số tiền phải trả trong thông báo bán là \$70,169.52..

Căn nhà của quý vị được dự kiến sẽ bán vào 06/20/2023 12:00 PM tại
(ngày và giờ rao bán)

At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(địa điểm bán)

Tuy nhiên, ngày bán ghi trong thông báo bán kèm theo có thể bị trì hoãn một hoặc nhiều lần bởi bên cho vay thế chấp, người thụ hưởng, người được ủy quyền, hoặc tòa án, chiếu theo Mục 2924g của Bộ Luật Dân Sự California. Luật pháp qui định thông tin về các trường hợp trì hoãn bán nhà của bên được ủy quyền phải được cung cấp cho quý vị và công chúng, để cập nhật cho những người không có mặt tại buổi rao bán. Nếu quý vị muốn biết ngày rao bán của quý vị có bị trì hoãn hay không, và, nếu thích hợp, ngày giờ mới cho việc rao bán căn nhà này, quý vị có thể gọi

(602) 412-5132

(số điện thoại để biết thông tin về việc rao bán của bên được ủy thác)
hoặc tới địa chỉ Internet này **WWW.NDSCORP.COM/SALES**

(Địa chỉ Internet để biết thông tin về việc giao bán căn nhà đó) dựa trên mã số hồ sơ
được ấn định cho hồ này 22-01281-CE-CA. Thông tin

(mã số hồ sơ)

về các trường hợp trì hoãn rất ngắn hoặc xảy ra ngay sát ngày rao bán dự kiến có thể không được phản ánh ngay trong thông tin cung cấp qua điện thoại hoặc trên Internet. Cách tốt nhất để xác minh thông tin trì hoãn là tham dự buổi rao bán đã ấn định.

Nếu quý vị muốn có thêm bản sao của tài liệu trình bày tóm lược này, vui lòng gọi số
(602) 412-5131.

(ghi số điện thoại)

NOTICE OF SALE
SUMMARY OF KEY INFORMATION

The attached notice of sale was sent to Theya Kanagaratnam, A Single Woman in relation to 2316 Lakeshore Av, 16 , Oakland, CA 94606

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/03/2006 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE.

IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

The total amount due in the notice of sale is \$70,169.52.

Your property is scheduled to be sold on 06/20/2023 at 12:00 PM At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612 .

However, the sale date shown on the attached notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **(602) 412-5132**, or visit this Internet Web site address

WWW.NDSCORP.COM/SALES using the file number assigned to this case 22-01281-CE-CA Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

If you would like additional copies of this summary, you may obtain them by calling **(602) 412-5131**.

出售通知
关键信息摘要

本文中包含的有关 **Theya Kanagaratnam, A Single Woman**
(所涉抵押贷款或产权契约违约的房产描述)

的出售通知发送给**2316 Lakeshore Av, 16 , Oakland, CA 94606**。
(委托人姓名)

你的 **DEED OF TRUST** 于**10/03/2006** 已经逾期违约。
(产权契约或抵押贷款) (日期)
除非你采取行动保护你的房产，否则该房产将被公开出售。

如果你需要了解对你的诉讼程序的性质，应该联系一名律师。

法拍书面通知的总金额是**\$70,169.52**。

你的房产预计出售的时间 **at 06/20/2023 12:00 PM**
(出售日期和时间)

出售地点 **At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612**。
(出售位置)

然而，根据加州民法第2924章g条款，本文中包含的法拍书面通知上显示的出售日期可能会被抵押权人，受益人，受托人，或法院一次或多次推迟。该法规定，作为对不在法拍现场人士的一种宽限，有关受托人推迟出售的信息要提供给你和公众。如果你了解你的房产出售日期是否已被推迟，以及（如适用）重新安排的法拍时间和日期，可致电

(602) 412-5132

(关于受托人出售信息的电话号码)

或访问互联网网址，**WWW.NDSCORP.COM/SALES** 用指定的档案编号
(互联网网址提供的出售该房产的信息)

22-01281-CE-CA 查找。
(案件档案号)

关于推迟法拍的信息，持续时间会很短，或仅在预定法拍时间前不久发布，可能不会立即反映在电话信息或互联网的网址上。最好验证推迟信息的方法是，出席预定的拍卖。

如果你想获得更多的本摘要副本，请拨打下列电话 **(602) 412-5131**。
(电话号码)

매각 공고
주요 정보 요약

첨부된 매각 공고는 Theya Kanagaratnam, A Single Woman 에게 발송되는 것이며, 이는
(신탁 설정자 성명)

2316 Lakeshore Av, 16 , Oakland, CA 94606

에 관한 것입니다.

(채무 불이행 저당권 또는 신탁 증서를 보증하는 부동산에 대한 설명)

귀하는 DEED OF TRUST 현재 날짜로 10/03/2006 하에서
(신탁 증서 또는 저당권)

채무 불이행 상태입니다. 귀하의 부동산을 보호하기 위해 조치를 취하지 않는 한, 귀하의 부동산은
공매로 매각 처분될 수 있습니다. 귀하에게 취해지는 이러한 법적 절차에 대한 설명이 필요하신 경우
변호사와 상담하십시오.

매각 공고에서 지불되어야 할 총액은 \$70,169.52. 입니다.

귀하의 부동산은 06/20/2023 12:00 PM 에 At the Fallon Street entrance to the County
Courthouse, 1225 Fallon Street, Oakland, CA 94612)

(매각 일자 및 시간) (매각 장소)

에서 매각되기로 일정이 잡혀 있습니다.

그러나 캘리포니아주 민법 2924g항에 준하여, 첨부된 매각 공고에 나타난 매각 일자는 저당권자,
신탁수익자, 수탁자, 또는 법정에 의해 한 번 이상 연기될 수 있습니다. 법에 따라, 수탁자 매각 연기에
관한 정보는 매각에 참석하지 않는 사람들에게 대한 호의로서 귀하 및 일반 대중에게 제공되어야 합니다.
매각 일자가 연기되었는 지, 그리고 해당되는 경우 이 부동산의 연기된 매각 일자 및 시간에 대해 알기
원하시는 경우, (602) 412-5132 로 전화하시거나 또는 웹사이트 주소

(수탁자 매각에 관한 정보 안내 전화번호)

WWW.NDSCORP.COM/SALES 를 방문해 본 사례 배정 파일 번호

(본 부동산의 매각에 관한 정보 안내 인터넷 웹사이트)

22-01281-CE-CA 를 사용하시면 됩니다.

(사례 파일 번호)

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즉각적으로 나타나지 않을 수 있습니다. 연기 정보를 확인하는 최선의 방법은 매각 예정일에 참석하는 것입니다.

본 요약서의 추가적인 사본을 원하시는 경우, (602) 412-5131. (으)로 전화하시면
(전화번호)

보내드립니다.

AVISO DE VENTA
RESUMEN DE LA INFORMACIÓN CLAVE

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(Fideicomitente)
2316 Lakeshore Av, 16 , Oakland, CA 94606

USTED HA INCUMPLIDO LOS TÉRMINOS DE UNA DEED OF TRUST
(escritura de fideicomiso o hipoteca)

DE FECHA 10/03/2006
SI NO TOMA MEDIDAS PARA PROTEGER SU BIEN, PODRÁ SER VENDIDO EN UNA SUBASTA PÚBLICA.

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(fecha y hora de la subasta)
en At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar de la subasta)

No obstante, conforme al Artículo 2924g del Código Civil de California, la fecha de la subasta que figura en el aviso adjunto podrá ser postergada una o más veces por el acreedor hipotecario, el beneficiario, el fideicomisario o un tribunal. La ley exige que, como cortesía para quienes no hayan asistido a la subasta, la información sobre las postergaciones solicitadas por el fideicomisario se ponga a disposición suya y del público en general. Si desea saber si la subasta de su bien se ha postergado, y, en tal caso, la nueva fecha propuesta para la subasta de este bien, puede llamar al teléfono **(602) 412-5132**

(número de teléfono para obtener información sobre la subasta del fideicomisario)

o visitar el sitio web **WWW.NDSCORP.COM/SALES**

(dirección del sitio web para obtener información sobre la subasta del bien)
para lo que debe contar con el número de registro asignado a este caso 22-01281-CE-CA
(número de registro del caso)

Es posible que la información sobre las postergaciones por plazos muy breves o decididas muy próximo a la fecha programada para la subasta no figuren en la información que se ofrece por teléfono o en el sitio web. La mejor forma de verificar la información sobre las postergaciones es asistir a la subasta que se ha programado.

Si desea recibir copias adicionales de este resumen, puede llamar al teléfono **(602) 412-5131**.
(ingresar número de teléfono)

NOTICE OF SALE (PABATID NG PAGBEBENTA)
BUOD NG PANGUNAHING IMPORMASYON

Ang nakakalip na notice of sale (pabatid ng pagbebeenta) ay ipinadala kay

Theya Kanagaratnam, A Single Woman bilang kaugnayan
(Trustor)

sa 2316 Lakeshore Av, 16 , Oakland, CA 94606
(paglalarawan sa ari-arian na nagtitibay sa mortgage o deed of trust na hindi nabayaran.)

IKAW AY HINDI NAKABAYAD SA ILALIM NG DEED OF TRUST NA MAY PETA NA
10/03/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG MAPROTEKTAHAN ANG INYONG ARI-ARIAN,
MAAARI ITONG IBENTA SA ISANG PAMPUBLIKONG PAGBEBENTA.

KUNG KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS LABAN
SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG ABOGADO.

Ang kabuuang halaga na dapat bayaran sa notice of sale (pabatid ng pagbebeenta) ay
\$70,169.52..

Ang inyong ari-arian ay nakatakdang mabenta sa at 06/20/2023 12:00 PM

(petsa at oras ng pagbebeenta)

sa At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(lugar ng bentahan)

Gayunman, ang petsa ng pagbebeenta na ipinapakita sa nakalakip na notice of sale (pabatid ng
pagbebeenta) ay maaaring ma-postpone ng isa o mas marami pang beses ng nagbigay ng mortgagee
(nagkalooob ng mortgage), beneficiary (benepisyaryo), trustee, o ng korte, alinsunod sa Seksyon 2924g ng
California Civil Code. Hinihiling ng batas na ang impormasyon tungkol sa mga pag-postpone sa pagbebeenta
ng trustee ay handang maibigay sa inyo at sa publiko, bilang isang kagandahang-loob doon sa mga hindi
makakadalo sa bentahan. Kung nais ninyong lubos pang matutunan kung na-postpone ang inyong petsa sa
pagbebeenta, at kung naaangkop, ang na-schedule muli na oras at petsa sa bentahan ng ari-arian, maaari
kayong tumawag sa , **(602) 412-5132**

(ang numero ng telepono para makakuha ng impormasyon hinggil sa pagbebeenta ng trustee)

o bumisita dito sa Internet Web site address **WWW.NDSCORP.COM/SALES**

(Ang Internet website address para makakuha ng impormasyon hinggil sa pagbebeenta ng ari-arian na ito)

gamit ang numero ng file na itinalaga sa kasong ito 22-01281-CE-CA Impormasyon

(numero ng file ng kaso)

tungkol sa mga pag-postpone sa loob ng maikling panahon o maaaring maganap kalapit ng na-schedule na
pagbebeenta ay maaaring hindi kaagad masaad sa impormasyon mula sa telepono o sa Internet Web site. Ang
pinakamainam na paraan upang mapatotohanan ang impormasyon sa pag-postpone ay ang pagdalo sa naka-
schedule na bentahan.

Kung nais ninyo ng karagdagang mga kopya ng buod na ito, maaari ninyong makuha ang mga ito sa
pamamagitna ng pagtawag sa **(602) 412-5131**.

(ilagay ang numero ng telepono)

**THÔNG BÁO BÁN
BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN CHÍNH**

Thông báo rao bán kèm theo được gửi tới cho Theya Kanagaratnam, A Single Woman trong
(Bên ủy thác)

mối quan hệ với 2316 Lakeshore Av, 16 , Oakland, CA 94606
(mô tả căn nhà thế chấp cho khoản vay thế chấp mua nhà hoặc khế ước ủy thác bị vi phạm)

QUÝ VỊ VI PHẠM QUI ĐỊNH GHI THEO DEED OF TRUST NGÀY 10/03/2006

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

TRỪ KHI QUÝ VỊ CÓ HÀNH ĐỘNG BẢO VỆ CĂN NHÀ CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ BỊ BÁN CÔNG KHAI.

NẾU QUÝ VỊ CẦN MỘT PHẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHỐNG LẠI QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Toàn bộ số tiền phải trả trong thông báo bán là \$70,169.52..

Căn nhà của quý vị được dự kiến sẽ bán vào 06/20/2023 12:00 PM tại
(ngày và giờ rao bán)

At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612
(địa điểm bán)

Tuy nhiên, ngày bán ghi trong thông báo bán kèm theo có thể bị trì hoãn một hoặc nhiều lần bởi bên cho vay thế chấp, người thụ hưởng, người được ủy quyền, hoặc tòa án, chiếu theo Mục 2924g của Bộ Luật Dân Sự California. Luật pháp qui định thông tin về các trường hợp trì hoãn bán nhà của bên được ủy quyền phải được cung cấp cho quý vị và công chúng, để cập nhật cho những người không có mặt tại buổi rao bán. Nếu quý vị muốn biết ngày rao bán của quý vị có bị trì hoãn hay không, và, nếu thích hợp, ngày giờ mới cho việc rao bán căn nhà này, quý vị có thể gọi

(602) 412-5132

(số điện thoại để biết thông tin về việc rao bán của bên được ủy thác)
hoặc tới địa chỉ Internet này **WWW.NDSCORP.COM/SALES**

(Địa chỉ Internet để biết thông tin về việc giao bán căn nhà đó) dựa trên mã số hồ sơ
được ấn định cho hồ này 22-01281-CE-CA. Thông tin

(mã số hồ sơ)

về các trường hợp trì hoãn rất ngắn hoặc xảy ra ngay sát ngày rao bán dự kiến có thể không được phản ánh ngay trong thông tin cung cấp qua điện thoại hoặc trên Internet. Cách tốt nhất để xác minh thông tin trì hoãn là tham dự buổi rao bán đã ấn định.

Nếu quý vị muốn có thêm bản sao của tài liệu trình bày tóm lược này, vui lòng gọi số
(602) 412-5131.

(ghi số điện thoại)

2023054365

05/12/2023 02:43 PM

3 PGS

RECORDING REQUESTED BY:
National Default Servicing Corporation
WHEN RECORDED MAIL TO:
NATIONAL DEFAULT SERVICING CORPORATION
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020



OFFICIAL RECORDS OF ALAMEDA COUNTY
MELISSA WILK, CLERK-RECORDER
RECORDING FEES: \$105.00

ELECTRONICALLY RECORDED

T.S. No. 22-01281-CE-CA
Title No. 2173814
A.P.N. 023-0415-036-00

NOTICE OF TRUSTEE'S SALE

ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO
TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP
LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/03/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Trustor: **Theya Kanagaratnam, A Single Woman**

Duly Appointed Trustee: **National Default Servicing Corporation**

Recorded **10/10/2006** as Instrument No. **2006381619** (or Book, Page) of the Official Records of Alameda County, California.

Date of Sale: **06/20/2023 at 12:00 PM**

Place of Sale: **At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612**

Estimated amount of unpaid balance and other charges: **\$70,169.52**

Street Address or other common designation of real property: **2316 Lakeshore Av, 16, Oakland, CA 94606**

A.P.N.: **023-0415-036-00**

Page 2

Notice of Trustee's Sale

T.S. No. 22-01281-CE-CA

The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded.

NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property.

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this internet website www.ndscorp.com/sales, using the file number assigned to this case 22-01281-CE-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet website. The best way to verify postponement information is to attend the scheduled sale.

Page 3

Notice of Trustee's Sale

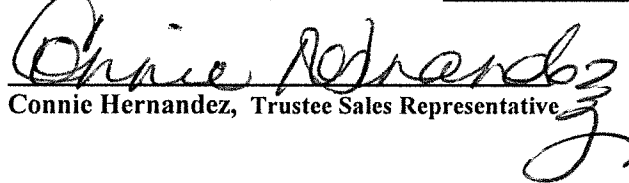
T.S. No. 22-01281-CE-CA

NOTICE TO TENANT*: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are a "representative of all eligible tenant buyers" you may be able to purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 888-264-4010, or visit this internet website www.ndscorp.com, using the file number assigned to this case 22-01281-CE-CA to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as a "representative of all eligible tenant buyers" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase.

***Pursuant to Section 2924m of the California Civil Code, the potential rights described herein shall apply only to public auctions taking place on or after January 1, 2021, through December 31, 2025, unless later extended.**

Date: 05/11/2023

National Default Servicing Corporation
c/o Tiffany & Bosco, P.A., its agent,
1455 Frazee Road, Suite 820
San Diego, CA 92108 Toll Free Phone: 888-264-4010
Sales Line 714-730-2727; Sales Website: www.ndscorp.com


Connie Hernandez, Trustee Sales Representative

Notice of Trustee's Sale Certificate of Mailing

NDSC File No. : **22-01281-CE-CA**
Date : **May 12, 2023**

The declarant, whose signature appears below, states that he/she is over the age of eighteen (18) years; is employed in Maricopa County by National Default Servicing Corporation located at 7720 North 16th Street, Suite 300, Phoenix, AZ 85020 and is not a party to the action herein; and that on the date set forth above, he/she personally mailed the **Notice of Sale** in a sealed envelope, by depositing it in the mail with the postage fully prepaid; such envelope being addressed to the person(s) named at the address listed below.

I certify under penalty of perjury under the laws of the State of CA that the foregoing is true and correct.

May 12, 2023
Date



Michael Cadena, Trustee Sales Representative

Certified Mail No: 9214890194038314897664 Sent: 05/12/2023

Address

Mortgage Electronic Registration Systems, Inc.
P.O. Box 2026
Flint, MI, 48501-2026

Certified Mail No: 9214890194038314897688 Sent: 05/12/2023

Address

Theya Kanagaratnam
2316 Lakeshore Av, 16
Oakland CA 94606

Certified Mail No: 9214890194038314897671 Sent: 05/12/2023

Address

Theya Kanagaratnam
2316 Lakeshore Av
Oakland CA 94606

Certified Mail No: 9214890194038314897633 Sent: 05/12/2023

MANS-Notice of Sale
22-01281-CE-CA

Theya Kanagaratnam
2340 Powell St
Emeryville CA 94608-1738

Certified Mail No: 9214890194038314897619 Sent: 05/12/2023
Address
Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606-1055

Certified Mail No: 9214890194038314897602 Sent: 05/12/2023
Address
Theya Kanagaratnam
2316 Lakeshore Ave 16 16
Oakland CA 94606-1055

Certified Mail No: 9214890194038314897596 Sent: 05/12/2023
Address
Theya Kanagaratnam
2316 Lakeshore Avenue #16
Oakland, CA, 94606

Certified Mail No: 9214890194038314897657 Sent: 05/12/2023
Address
Theya Kanagaratnam
2316 Lakeshore Ave
Oakland, CA, 94606

Certified Mail No: 9214890194038314897589 Sent: 05/12/2023
Address
Quicken Loans Inc.
1050 Woodward Ave.
Detroit, MI, 48226-1906

Certified Mail No: N/A Sent: 05/12/2023
Address
Parties in Possession
2316 Lakeshore Av, 16
Oakland CA 94606

Certified Mail No: N/A Sent: 05/12/2023
Address
Mortgage Electronic Registration Systems, Inc.
P.O. Box 2026
Flint, MI, 48501-2026

Certified Mail No: N/A Sent: 05/12/2023
Address

MANS-Notice of Sale
22-01281-CE-CA

2316 Lakeshore Av, 16
Oakland CA 94606

Certified Mail No: N/A Sent: 05/12/2023
Address
Theya Kanagaratnam
2316 Lakeshore Av
Oakland CA 94606

Certified Mail No: N/A Sent: 05/12/2023
Address
Theya Kanagaratnam
2340 Powell St
Emeryville CA 94608-1738

Certified Mail No: N/A Sent: 05/12/2023
Address
Theya Kanagaratnam
2316 Lakeshore Ave Apt 16
Oakland CA 94606-1055

Certified Mail No: N/A Sent: 05/12/2023
Address
Theya Kanagaratnam
2316 Lakeshore Ave 16 16
Oakland CA 94606-1055

Certified Mail No: N/A Sent: 05/12/2023
Address
Theya Kanagaratnam
2316 Lakeshore Avenue #16
Oakland, CA, 94606

Certified Mail No: N/A Sent: 05/12/2023
Address
Theya Kanagaratnam
2316 Lakeshore Ave
Oakland, CA, 94606

Certified Mail No: N/A Sent: 05/12/2023
Address
Quicken Loans Inc.
1050 Woodward Ave.
Detroit, MI, 48226-1906

AGENCY SALES AND POSTING

A SUBSIDIARY OF SERVICELINK, LLC

4784315

of Postings/Multi Language: 1 / 1

TRUSTEE: **National Default Servicing Corporation**
 ADDRESS: **2316 Lakeshore Ave, 16**
 TRUSTOR: **Theya Kanagaratnam**
 POST ON: **05/12/2023** POST BY: **05/18/2023**

TS NO: **22-01281-CE-CA**
 CITY: **Oakland** STATE: **CA** ZIP: **94606**
 APN: **023-0415-036-00**

POSTING CERTIFICATE

I, the undersigned, do hereby certify that I am of legal age and competent to be a witness relating to the matters herein:
 On **05/12/2023** I posted a copy(s) of the Notice of: ☐ Default ☒ Trustee's Sale ☒ CCC 2924.8 ☒ CCC 2923.3 ☐ Declaration
 pursuant to California Civil Codes 2923.3, 2924f and 2924.8 on the property described in the Notice of Trustee's Sale or Notice of
 Default. I posted on the **Front Gate On Property** of a **Condominium**

On **05/12/2023** a copy of the Notice of Trustee's Sale was posted in a public place in accordance with California Civil Code
 2924f(1) at the public bulletin board inside the Alameda County Courthouse, Alameda County, 1225 Fallon St, Oakland, CA

I certify under penalty of perjury that the foregoing is true and correct:


 Paul Briones

05/12/2023
 Date:

PROPERTY CONDITION REPORT

Improvements/Land Use:	General Info:	Parking:
Structure: Condominium Stories: 1 Color: Beige Roof: Flat Exterior: Stucco Landscape: Fair	Occupancy: Unknown Occupancy Contact: No Area: Residential Property Value: Average Vandalism Risk: Low	Garage: Comm'l Style Under Bldg Attached: No Open Parking: 0 Additional: None Carport: No
For Sale Sign: <input type="checkbox"/> Real Estate Co/Phone #:		

Comments: **Public front gate to property was locked**



4784315

NDSC


Ts Num: 2201281CECA**Add'l Ref:****Trustor:** Theya Kanagaratnam, A
Single Woman☒ Post☐ Bid At☐ NOD☐ Other**Property Info:** 2316 Lakeshore Av, 16 Oakland CA 94606**Sale Date:** 6/20/2023 12:00:00PM in Oakland**1st Pub Date:** 5/18/2023 12:00:00AM**APN:** 023-0415-036-00at At the Fallon Street entrance to the County
Courthouse, 1225 Fallon Street, Oakland, CA
94612**Post On:****Post By:** 5/18/2023 12:00:00AM

Certificate of Public Posting

As an agent of ServiceLink Agency Sales and Posting, LLC, I posted a copy of the Notice of Trustee's Sale on
05-12-23 in the city within the County wherein said property is to be sold. The location of the public
posting is as follows:

Base of the bulletin board inside Alameda County Courthouse, 1225 Fallon Street, Oakland, CA 94612

I certify the foregoing is true and correct:

Agent:  _____

Date: 05-12-23



4784315

PBLCPD DOC TYPE



National Default Servicing Corporation

7720 N. 16th Street, Suite 300

Phoenix, Arizona 85020

Phone (602) 264-6101

Fax (602) 264-6209

May 16, 2023

IRS Advisory Group
c/o Advisory Consolidated Receipts
7940 Kentucky Drive
Stop 2850F
Florence, KY, 41042

INTERNAL REVENUE SERVICE NOTIFICATION OF SALE

RE: NDSC File No. : **22-01281-CE-CA**
DATE OF SALE : **06/20/23**
TIME : **12:00 PM**
PLACE OF SALE : **At the Fallon Street entrance to the County Courthouse,
1225 Fallon Street, Oakland, CA 94612**

Pursuant to the provisions of the Federal Tax Lien Act of 1966, Notice is hereby given of the above Trustee Foreclosure Sale.

Enclosed you will find a copy of our Notice of Sale which contains among other things, the date, time, place and approximate amount of sale, together with a copy(ies) of the recorded Federal Tax Lien(s) pertaining to the above described Trustee Foreclosure Sale, and also a copy of the Trustee Sale Guarantee Policy.

Lien(s) exist for the amount herein stated and any other amounts due in favor of the UNITED STATES OF AMERICA, filed in the office of the District Director of Internal Revenue.

Sincerely,

Trustee Sales Department

enclosures



National Default Servicing Corporation

7720 N. 16th Street, Suite 300

Phoenix, Arizona 85020

Phone (602) 264-6101

Fax (602) 264-6209

May 16, 2023

IRS Advisory Group
c/o Advisory Consolidated Receipts
7940 Kentucky Drive
Stop 2850F
Florence, KY, 41042

INTERNAL REVENUE SERVICE NOTIFICATION OF SALE

RE: NDSC File No. : **22-01281-CE-CA**
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Sincerely,

Trustee Sales Department

enclosures

Recording Requested By Internal Revenue Service. When recorded mail to:

INTERNAL REVENUE SERVICE
PO BOX 145595, STOP 8420G
CINCINNATI, OH 45250-5585



2018169079

08/29/2018 10:55 AM

OFFICIAL RECORDS OF ALAMEDA COUNTY
STEVE MANNING
RECORDING FEE: 24.00



1 PG

For Optional Use by Recording Office

Form 668 (Y)(c)

1699 Department of the Treasury - Internal Revenue Service

(Rev. February 2004)

Notice of Federal Tax Lien

Area: SMALL BUSINESS/SELF EMPLOYED AREA #7

Serial Number

Lien Unit Phone: (800) 829-3903

320529918

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer THEYA P KANAGARATNAM

Residence 2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2015	XXX-XX-3695	04/21/2017	05/21/2027	8308.45
CIVP	12/31/2013	XXX-XX-3695	06/12/2017	07/12/2027	5000.00
CIVP	12/31/2014	XXX-XX-3695	06/12/2017	07/12/2027	5000.00
CIVP	12/31/2015	XXX-XX-3695	06/12/2017	07/12/2027	5000.00

Place of Filing

COUNTY RECORDER
Alameda County
OAKLAND, CA 94612

Total \$ 23308.45

This notice was prepared and signed at OAKLAND, CA, on this, the 21st day of August, 2018.

Signature

for G.J. CARTER-LOUIS

Title

ACS SBSE

(800) 829-3903

27-00-0008

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X

2023054365

05/12/2023 02:43 PM

3 PGS

RECORDING REQUESTED BY:
National Default Servicing Corporation
WHEN RECORDED MAIL TO:
NATIONAL DEFAULT SERVICING CORPORATION
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020



OFFICIAL RECORDS OF ALAMEDA COUNTY
MELISSA WILK, CLERK-RECORDER
RECORDING FEES: \$105.00

ELECTRONICALLY RECORDED

T.S. No. 22-01281-CE-CA
Title No. 2173814
A.P.N. 023-0415-036-00

NOTICE OF TRUSTEE'S SALE

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NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

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LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/03/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

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Trustor: **Theya Kanagaratnam, A Single Woman**

Duly Appointed Trustee: **National Default Servicing Corporation**

Recorded **10/10/2006** as Instrument No. **2006381619** (or Book, Page) of the Official Records of Alameda County, California.

Date of Sale: **06/20/2023 at 12:00 PM**

Place of Sale: **At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612**

Estimated amount of unpaid balance and other charges: **\$70,169.52**

Street Address or other common designation of real property: **2316 Lakeshore Av, 16, Oakland, CA 94606**

A.P.N.: **023-0415-036-00**

Page 2

Notice of Trustee's Sale

T.S. No. 22-01281-CE-CA

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If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded.

NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property.

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this internet website www.ndscorp.com/sales, using the file number assigned to this case 22-01281-CE-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet website. The best way to verify postponement information is to attend the scheduled sale.

Page 3

Notice of Trustee's Sale

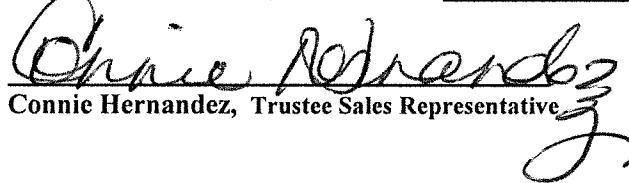
T.S. No. 22-01281-CE-CA

NOTICE TO TENANT*: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are a "representative of all eligible tenant buyers" you may be able to purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 888-264-4010, or visit this internet website www.ndscorp.com, using the file number assigned to this case 22-01281-CE-CA to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as a "representative of all eligible tenant buyers" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase.

***Pursuant to Section 2924m of the California Civil Code, the potential rights described herein shall apply only to public auctions taking place on or after January 1, 2021, through December 31, 2025, unless later extended.**

Date: 05/11/2023

National Default Servicing Corporation
c/o Tiffany & Bosco, P.A., its agent,
1455 Frazee Road, Suite 820
San Diego, CA 92108 Toll Free Phone: 888-264-4010
Sales Line 714-730-2727; Sales Website: www.ndscorp.com


Connie Hernandez, Trustee Sales Representative



September 08, 2022

Title Connect, Inc.
2850 S. Red Hill, Suite 220,
Santa Ana, CA 92705
P. 855-326-0202

Reference: 22-01281-CE-CA
Our Order Number: 2173814

The items enclosed were prepared for the sole use of the herein named trustee.
These items should not be relied upon by any third party as a condition of title.

Mortgage Connect LP
Default Services - TSG

Bryan Burkholder
Division Manager

Enclosure

FIRST AMERICAN TITLE INSURANCE COMPANY
CA TRUSTEE'S SALE GUARANTEE
(CLTA Form No. 22 (02-08-13))
SCHEDULE A

Agent No.

File No. 22-01281-CE-CA

Guarantee No.	Liability:	Date of Guarantee:	Fee:
5029700-806082	\$60,000.00	08/10/2022	\$300.00

1. Name of Assured:

National Default Servicing Corporation, an Arizona Corporation, as Trustee and Citibank, N.A. successor by merger to West, N.A. formerly known as Citibank (West), FSB, as Beneficiary

2. The estate or interest in the Land that is the subject of this Guarantee is:

Fee Simple

3. Assurances:

According to the Public Records as of the Date of Guarantee,

a Title to the estate or interest is vested in:

Theya Kanagaratnam, a single woman

b. Title to the estate or interest is subject to defects, liens or encumbrances shown in Schedule B which are not necessarily shown in the order of their priority.

c. The Land referred to in this Guarantee is situated in the City of Oakland, County of Alameda, State of California and is described as follows:

PARCEL ONE:

AN UNDIVIDED 4.2% INTEREST AS TENANT IN COMMON IN AND TO TRACT 4135, FILED APRIL 2, 1979, IN BOOK 110, PAGE 5 OF MAPS, ALAMEDA COUNTY RECORDS.

EXCEPTING THEREFROM, UNIT 1 TO 16, BUILDING 2316 AND UNITS 1 TO 6, BUILDING 2324, AS SHOWN ON THE CONDOMINIUM PLAN ATTACHED AS EXHIBIT D TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS TO TRACT MAP 4135, REFERRED TO IN PARCEL ONE, A CONDOMINIUM PROJECT, RECORDED APRIL 4, 1979, SERIES NC. 79-062227, OFFICIAL RECORDS.

ALSO EXCEPTING THEREFROM, EASEMENTS FOR PARKING AREAS AND STORAGE AREAS AS SHOWN ON THE CONDOMINIUM PLAN REFERRED TO IN PARCEL ONE.

PARCEL TWO:

UNIT 16, BUILDING 2316, AS SHOWN ON SAID CONDOMINIUM PLAN.

PARCEL THREE:

AN EXCLUSIVE EASEMENT TO USE PARKING AREA NO. P-6, BUILDING 2316, AS SHOWN ON SAID CONDOMINIUM PLAN.

PARCEL FOUR:

AN EXCLUSIVE EASEMENT TO USE STORAGE SPACE NO. S-16, BUILDING 2316, AS SHOWN ON SAID CONDOMINIUM PLAN.

d. Relative to the Mortgage shown in Paragraph 8 of Schedule B:

FIRST AMERICAN TITLE INSURANCE COMPANY

CA TRUSTEE'S SALE GUARANTEE

(CLTA Form No. 22 (02-08-13))

- i. The names and addresses of all persons who have recorded requests for a copy of notice of default and for a copy of notice of sale as provided by California Civil Code §§ 2924b (a), (b) and (d) are:

Theya Kanagaratnam
2316 Lakeshore Av 16
Oakland, CA, 94606
(Trustor)

- ii. The names and addresses of all additional persons who are entitled to receive a copy of notice of default and a copy of notice of sale as provided by California Civil Code §§ 2924b (c) (1), (2) and (3) are:

Theya Kanagaratnam
2316 Lakeshore Avenue #16
Oakland, CA, 94606
(Vestee)

Theya Kanagaratnam
2340 Powell St
Emeryville, CA, 94608-1738
(Vestee)

Theya Kanagaratnam
2316 Lakeshore Ave
Oakland, CA, 94606
(Vestee)

Quicken Loans Inc.
1050 Woodward Ave.
Detroit, MI, 48226-1906
(Regarding item no. 9)

Mortgage Electronic Registration Systems, Inc.
P.O. Box 2026
Flint, MI, 48501-2026
(Regarding item no. 9)

- iii. The names and addresses of all associations defined in California Civil Code §§ 4080 or 6528 that have recorded a request for notice that are entitled to receive a copy of any trustee's deed upon sale as provided by California Civil Code § 2924b (f) are:

[None]

- iv. The names and addresses of all state taxing agencies that are entitled to receive a copy of notice of sale as provided by California Civil Code § 2924b (c) (3) are:

[None]

- v. The address of the Internal Revenue Service to which a copy of notice of sale is to be mailed as provided by California Civil Code § 2924b (c) (4) is:

IRS Advisory Group
c/o Advisory Consolidated Receipts
7940 Kentucky Drive
Stop 2850F
Florence, KY, 41042
(Regarding item no. 10)

FIRST AMERICAN TITLE INSURANCE COMPANY

CA TRUSTEE'S SALE GUARANTEE

(CLTA Form No. 22 (02-08-13))

Advisory Consolidated Receipts
7940 Kentucky Drive
Stop 2850F
Florence, KY, 41042
(Regarding item no. 10)

vi. The name of each city in which the Land is located is:

Oakland

vii. If not in a city, each judicial district in which the Land is located is:

[None]

viii. The name of a newspaper of general circulation for the publication of a notice of sale as required by California Civil Code § 2924f (b) (1) is:

Publication Name	Inter-City Express
Address	915 E. First Street Los Angeles, CA 90012
Phone	213-229-5426
Contact	Ani Ghahreman
Email	Ani_ghahreman@dailyjournal.com

Publication Name	Oakland Tribune
Address	7677 Oakport Street #950, Oakland, CA 94621
Phone	510-723-2850
Contact	Anashia Lloyd
Email	OTLegals@BayAreaNewsGroup.com

DATED: 08/10/2022

Issued By:



Authorized Signature

FIRST AMERICAN TITLE INSURANCE COMPANY**CA TRUSTEE'S SALE GUARANTEE****(CLTA Form No. 22 (02-08-13))****SCHEDULE B**

Any failure by the foreclosing trustee or beneficiary to comply with the requirements of a county or city ordinance, if any, as it pertains to the maintenance of the property described herein, prior to or during the foreclosure process.

1. Please note that this guarantee does not represent the true status of title to the subject property, but is intended solely for the purpose of processing a statutory foreclosure.
2. The lien of supplemental taxes assessed pursuant to chapter 3.5 commencing with section 75 of the California revenue and taxation code.
3. The property covered herein lies within the boundaries of various assessment districts and any amendments thereto.
4. Easements and servitudes as they appear on maps, or in documents recorded in the official records of said county.
5. Covenants, Conditions and Restrictions in instruments recorded in the Official Records of said county and any amendments and modifications thereto, which provide that a violation thereof shall not defeat or render invalid the lien of any first mortgage or deed of trust made good faith and for value, but deleting any covenant, condition, or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such Covenants, Conditions or Restrictions violate 42 USC 3604 (c)
6. General and Special Taxes for the fiscal year, 2021-2022
 First Installment: \$3,855.93, Paid
 Penalty: \$385.59
 Second Installment: \$3,855.93, Paid
 Penalty: \$395.59
 Code Area: 17-001
 A.P.No.: 023-0415-036-00
 Exemption: \$7,000.00
 Land: \$140,483.00
 Improvement: \$327,795.00
 Total Amount: \$461,278.00
7. Special Assessment for the EBRPD CFD NO A/C-3 in accordance with the Mello Roos Community Facilities Act of 1982. Said assessment is collected with the county taxes.
8. A Deed of Trust/Mortgage to secure an original indebtedness of **\$100,000.00**, and any amounts or obligations secured thereby:

Dated: **10/03/2006**Recorded: **10/10/2006**As Instrument No.: **2006381619** Of Official Records.Trustor: **Theya Kanagaratnam, a single woman**Trustee: **Verdugo Trustee Service Corporation**Beneficiary: **Citibank, N.A.**Open Ended?: **Yes**Amount: **\$100,000.00**

- i. Note: The legal description shown on the above Deed of Trust differs from the legal description shown herein. Any document drawn in connection with this trustee sale guarantee should contain the correct legal description shown herein.
- ii. Note: A document recorded 06/19/2013 as Instrument No. 2013215141 of Official Records provides that the lien or charge of the deed of trust was subordinated to the lien or charge of the Deed of Trust recorded 06/19/2013 as Instrument No. 2013215140 of Official Records.

FIRST AMERICAN TITLE INSURANCE COMPANY

CA TRUSTEE'S SALE GUARANTEE

(CLTA Form No. 22 (02-08-13))

iii. Note: A document recorded 06/30/2022 as Instrument No. 2022120202 of Official Records executed by Citibank, N.A. successor by merger to West, N.A. formerly known as Citibank (West), FSB provides that National Default Servicing Corporation, an Arizona Corporation was substituted as trustee under the Deed of Trust.

iv. Note: Notice of Default recorded 08/10/2022 as Instrument No. 2022140495 of Official Records.

9. A Deed of Trust/Mortgage to secure an original indebtedness of \$304,200.00, and any amounts or obligations secured thereby:

Dated: 05/24/2013

Recorded: 06/19/2013

As Instrument No.: 2013215140 Of Official Records.

Trustor: Theya Kanagaratnam, a single woman

Trustee: TSI Title Company of California, Inc.

Beneficiary: Quicken Loans Inc.

Note: MIN: 100039033123590196

10. A Federal Tax Lien in favor of the United States of America, recorded 08/29/2018 as Instrument No. 2018169079 of Official Records.

Serial no.: 320529918.

Debtor: Theya P Kanagaratnam.

Amount: \$23,308.45, and any other amounts due thereunder.

11. An Abstract of Judgment recorded 03/09/2020 as instrument no. 2020056590 of Official Records. Court: Superior Court of California, County of Alameda.

Case no.: RG19034832.

Debtor: Theya Kanagaratnam.

Creditor: Bank of America, N.A..

Amount: \$17,926.01, and any other amounts due thereunder.

12. Any bankruptcy proceeding that is not disclosed by the acts that would afford notice as to said land , pursuant to Title 11 U.S.C. 549(c) of the Bankruptcy Reform Act of 1978

13. According to the public records of the County Assessor's Office the property address is : 2316 Lakeshore Ave 16, Oakland, CA 94606 with Assessor's Parcel No. 023-0415-036-00.

**FIRST AMERICAN TITLE INSURANCE COMPANY
CA TRUSTEE'S SALE GUARANTEE
(CLTA Form No. 22 (02-08-13))**



First American Title™

GUARANTEE NO.
5029700-806082

TRUSTEE'S SALE GUARANTEE

SUBJECT TO THE EXCLUSIONS FROM COVERAGE AND THE CONDITIONS ATTACHED HERETO AND MADE A PART OF THIS GUARANTEE,

FIRST AMERICAN TITLE INSURANCE COMPANY,
a corporation, herein called the Company

GUARANTEES

The Assured named in Schedule A of this Guarantee

against loss or damage not exceeding the liability amount stated in Schedule A sustained by the Assured by reason of any incorrectness in the assurances set forth in Paragraph 3 of Schedule A.

**SCHEDULE A
IS ATTACHED HERETO AS A SEPARATE PAGE AND MADE A
PART OF THIS GUARANTEE**

In Witness Whereof, FIRST AMERICAN TITLE INSURANCE COMPANY, has caused this Guarantee to be signed and sealed as of Date of Guarantee shown in Schedule A.

ISSUED BY:

FIRST AMERICAN TITLE INSURANCE COMPANY

First American Title Insurance Company

Dennis J. Gilmore
President

Jeffrey S. Robinson
Secretary

NOTE: This Guarantee is of no force and effect unless Schedule A is attached together with any added pages incorporated by reference.

FIRST AMERICAN TITLE INSURANCE COMPANY**CA TRUSTEE'S SALE GUARANTEE****(CLTA Form No. 22 (02-08-13))****FIRST AMERICAN TITLE INSURANCE COMPANY****EXCLUSIONS FROM COVERAGE**

1. Except to the extent of the assurances set forth in Paragraph 3 of Schedule A, the Company assumes no liability for loss or damage by reason of any law, ordinance, governmental regulation or any other police power adopted or promulgated by any federal or state government authority purporting to regulate non-judicial foreclosures or any related duties, whether or not disclosed by the Public Records at the Date of Guarantee.
2. Notwithstanding any assurances set forth in Paragraph 3 of Schedule A, the Company assumes no liability for loss or damage by reason of the following:
 - a. Defects, liens, encumbrances, adverse claims or other matters affecting the title to any property beyond the lines of the Land expressly described in the description set forth in Schedule A of this Guarantee, or title to streets, roads, avenues, lanes, ways or waterways to which such Land abuts, or the right to maintain therein vaults, tunnels, ramps or any structure or improvements; or any rights or easements therein, unless such property, rights or easements are expressly and specifically set forth in said description.
 - b. Defects, liens, encumbrances, adverse claims or other matters, whether or not shown by the Public Records (1) that are created, suffered, assumed or agreed to by one or more of the Assureds; (2) that result in no loss to the Assured; or (3) that do not result either in the invalidity of any non-judicial proceeding to foreclose the lien of the Mortgage or the failure of any such non-judicial foreclosure proceeding to divest a lien, estate or interest subordinate or subject to the lien of the Mortgage.
 - c. Defects, liens, encumbrances, adverse claims or other matters against the title, not shown by the Public Records.
 - d. The identity of any party shown or referred to in Schedule A.
 - e. The validity, legal effect or priority of any matter shown or referred to in this Guarantee.
 - f. Any law, ordinance, governmental regulation or any other police power adopted or promulgated by any county, city, or any other local government authority purporting to regulate non-judicial foreclosures or any related duties, whether or not disclosed by the Public Records at the Date of Guarantee.
 - g. (1) Taxes or assessments of any taxing authority that levies taxes or assessments on real property; or, (2) proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not the matters excluded under (1) or (2) are shown by the records of the taxing authority or by the Public Records.
 - h. (1) Unpatented mining claims; (2) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (3) water rights, claims or title to water, whether or not the matters excluded under (1), (2) or (3) are shown by the Public Records.

INFORMATIONAL NOTES

No assurances as set forth in Paragraph 3 of Schedule A are provided in connection with the following information and the Company assumes no liability for any inaccuracies in or omissions from the information. This information is not intended to be comprehensive and does not necessarily include all laws and regulations that might affect the contemplated foreclosure.

1. Attention is called to Article I commencing with California Civil Code Sections 2920 et. seq. of Chapter 2, Title 14, Part 4, Division 3, that govern the actions of mortgagees, beneficiaries, mortgage servicers, trustees, and their agents with respect to non-judicial foreclosures.
2. Attention is called to the Servicemembers Civil Relief Act (SCRA) (50 USC §§3901 et seq.), the Military Reservist Relief Act of 1991 (California Military and Veterans Code §§ 800 et seq.), and Military and Veterans Code § 408, that contain restrictions against the sale of land under a deed of trust or mortgage if the owner is entitled to the benefits of those laws.
3. Attention is called to the Federal Tax Lien Act of 1966 (26 USC §§ 6321 et seq.), that, among other things, provides for the giving of written notice of sale in a specified manner to the Secretary of Treasury or his or her delegate as a requirement for the discharge or divestment of a Federal Tax Lien in a non-judicial sale, and establishes with respect to that lien a right in the United States to redeem the property within a period of 120 days from the date of the sale.
4. Attention is called to California Government Code § 16187, that, among other things, provides for the giving of written notice of sale in a specified manner to the Controller of the State of California necessary for the discharge or divestment in a nonjudicial sale of a Notice of Lien for Postponed Property Taxes recorded in the public records subsequent to the recording of a notice of default.

FIRST AMERICAN TITLE INSURANCE COMPANY
CA TRUSTEE'S SALE GUARANTEE
(CLTA Form No. 22 (02-08-13))

TRUSTEE'S SALE GUARANTEE CONDITIONS

1. Definition of Terms.

The following terms when used in the Guarantee mean:

- a. the "Assured": (i) the party or parties named as the Assured in Schedule A, or on a supplemental writing executed by the Company, (ii) the duly substituted trustee of the Mortgage and (iii) the owner of the indebtedness or other obligation secured by the Mortgage.
- b. "Land": the Land described or referred to in Schedule A, and improvements affixed thereto which by law constitute real property. The term "Land" does not include any property beyond the lines of the area described or referred to in Schedule A, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways.
- c. "Mortgage": the mortgage, deed of trust, trust deed, or other security instrument set forth in Paragraph 3.d. of Schedule A.
- d. "Public Records": those records established under California statutes at Date of Guarantee for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge.
- e. "Date of Guarantee": the Date of Guarantee set forth in Schedule A

2. Notice of Claim to be Given by Assured.

The Assured shall notify the Company promptly in writing in case knowledge shall come to the Assured of any assertion of facts, or claims of title or interest that are contrary to the assurances set forth in Paragraph 3 of Schedule A and that might cause loss or damage for which the Company may be liable under this Guarantee. If prompt notice shall not be given to the Company, then all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of the Assured under this Guarantee unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.

3. No Duty to Defend or Prosecute.

The Company shall have no duty to defend or prosecute any action or proceeding to which the Assured is a party, notwithstanding the nature of any allegation in such action or proceeding.

4. Company's Option to Defend or Prosecute Actions; Duty of Assured to Cooperate.

Even though the Company has no duty to defend or prosecute as set forth in Paragraph 3 above:

- a. The Company shall have the right, at its sole option and cost, to institute and prosecute any action or proceeding, interpose a defense, as limited in Paragraph 4.b. or to do any other act which in its opinion may be necessary or desirable to establish the correctness of the assurances set forth in Paragraph 3 of Schedule A or to prevent or reduce loss or damage to the Assured including, but not limited to, repeating the trustee's sale proceeding. The Company may take any appropriate action under the terms of this Guarantee, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this Guarantee. If the Company shall exercise its rights under this paragraph, it shall do so diligently.
- b. If the Company elects to exercise its options as stated in Paragraph 4.a. the Company shall have the right to select counsel of its choice (subject to the right of the Assured to object for reasonable cause) to represent the Assured and shall not be liable for and will not pay the fees of any other counsel, nor will the Company pay any fees, costs or expenses incurred by the Assured in the defense of those causes of action which allege matters not covered by this Guarantee.
- c. Whenever the Company shall have brought an action or interposed a defense as permitted by the provisions of this Guarantee, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from an adverse judgment or order.
- d. In all cases where this Guarantee permits the Company to prosecute or provide for the defense of any action or proceeding, the Assured shall secure to the Company the right to so prosecute or provide for the defense of any action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of the Assured for this purpose. Whenever requested by the Company, the Assured, at the Company's expense, shall give the Company all reasonable aid in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or lawful act which in the opinion of the Company may be necessary or desirable to establish the correctness of the assurances set forth in Paragraph 3 of Schedule A. If the Company is prejudiced by the failure of the Assured to furnish the required cooperation, the Company's obligations to the Assured under the Guarantee shall terminate.

FIRST AMERICAN TITLE INSURANCE COMPANY**CA TRUSTEE'S SALE GUARANTEE****(CLTA Form No. 22 (02-08-13))****5. Proof of Loss or Damage.**

- a. In addition to and after the notices required under Section 2 of these Conditions have been provided to the Company, a proof of loss or damage signed and sworn to by the Assured shall be furnished to the Company within ninety (90) days after the Assured shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the matters covered by this Guarantee which constitute the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the Assured to provide the required proof of loss or damage, the Company's obligation to the Assured under the Guarantee shall terminate.
- b. The Company may reasonably require the Assured to submit to examination under oath by any authorized representative of the Company and to produce for examination, inspection, and copying, at such reasonable times and places as may be designated by the authorized representative of the Company, all records, in whatever medium maintained, including books, ledgers, checks, memoranda, correspondence, reports, e-mails, disks, tapes, and videos whether bearing a date before or after Date of Guarantee, that reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the Assured shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect, and copy all of these records in the custody or control of a third party that reasonably pertain to the loss or damage. All information designated as confidential by the Assured provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the Assured to submit for examination under oath, produce any reasonably requested information, or grant permission to secure reasonably necessary information from third parties as required in this subsection, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this Guarantee as to that claim.

6. Options to Pay or Otherwise Settle Claims: Termination of Liability.

In case of a claim under this Guarantee, the Company shall have the following additional options:

- a. To Pay or Tender Payment of the Amount of Guarantee or to Purchase the Indebtedness.
- i. To pay or tender payment of the full amount of this Guarantee together with any costs, attorneys' fees, and expenses incurred by the Assured that were authorized by the Company up to the time of

payment or tender of payment and that the Company is obligated to pay; or

- ii. To purchase the indebtedness secured by the Mortgage for the amount owing thereon, together with any costs, attorneys' fees, and expenses incurred by the Assured that were authorized by the Company up to the time of purchase and that the Company is obligated to pay.

When the Company so purchases such indebtedness, the owner thereof shall transfer, assign, and convey to the Company the indebtedness and the Mortgage, together with any collateral security.

Upon the exercise by the Company of either of the options provided for in Paragraphs 6.a.i. or 6.a.ii., all liability and obligations of the Company to the Assured under this Guarantee, other than to make the payment required in those paragraphs, shall terminate, including any duty to continue any and all litigation initiated by Company pursuant to Paragraph 4.

- b. To Pay or Otherwise Settle With Parties Other Than the Assured or With the Assured.

- i. To pay or otherwise settle with other parties for or in the name of an Assured any claim assured against under this Guarantee. In addition, the Company will pay any costs, attorneys' fees, and expenses incurred by the Assured that were authorized by the Company up to the time of payment and that the Company is obligated to pay; or
- ii. To pay or otherwise settle with the Assured the loss or damage provided for under this Guarantee, together with any costs, attorneys' fees, and expenses incurred by the Assured that were authorized by the Company up to the time of payment and that the Company is obligated to pay.

Upon the exercise by the Company of either of the options provided for in Paragraphs 6. b.i. or 6.b.ii., the Company's obligations to the Assured under this Guarantee for the claimed loss or damage, other than the payments required to be made, shall terminate, including any duty to continue any and all litigation initiated by Company pursuant to Paragraph 4.

7. Limitation of Liability.

This Guarantee is a contract of Indemnity against actual monetary loss or damage sustained or incurred by the Assured who has suffered loss or damage by reason of reliance upon the assurances set forth in Paragraph 3 of Schedule A and only to the extent herein described, and subject to the Exclusions From Coverage and Conditions of this Guarantee.

- a. The liability of the Company under this Guarantee to

FIRST AMERICAN TITLE INSURANCE COMPANY
CA TRUSTEE'S SALE GUARANTEE
(CLTA Form No. 22 (02-08-13))

the Assured shall not exceed the least of :

- i. the amount of liability stated in Schedule A;
 - ii. the amount of the unpaid principal indebtedness secured by the Mortgage as limited or as reduced under Paragraph 8 of these Conditions at the time the loss or damage assured against by this Guarantee occurs, together with interest thereon; or
 - iii. the difference between the value of the estate or interest set forth in Schedule A and the value of the estate or interest subject to any defect, lien, encumbrance or other matter assured against by this Guarantee.
- b. If the Company or the Assured under the direction of the Company at the Company's expense establishes the title, or removes the alleged defect, lien or, encumbrance or cures any other matter assured against by this Guarantee in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.
- c. In the event of any litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom.
- d. The Company shall not be liable for loss or damage to the Assured for liability voluntarily assumed by the Assured in settling any claim or suit without the prior written consent of the Company.

8. Reduction of Liability or Termination of Liability.

All payments under this Guarantee, except payments made for costs, attorneys' fees and expenses pursuant to Paragraph 4 shall reduce the amount of liability pro tanto.

9. Payment of Loss.

- a. No payment shall be made without producing this Guarantee for endorsement of the payment unless the Guarantee has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.
- b. When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions the loss or damage shall be payable within thirty (30) days

10. Subrogation Upon Payment or Settlement.

Whenever the Company shall have settled and paid a claim under this Guarantee, all right of subrogation shall vest in the Company unaffected by any act of the Assured.

The Company shall be subrogated to and be entitled to all rights and remedies which the Assured would have had against any person or property in respect to the claim had this Guarantee not been issued. If requested by the Company, the Assured shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The Assured shall permit the Company to sue, compromise or settle in the name of the Assured and to use the name of the Assured in any transaction or litigation involving these rights or remedies.

If a payment on account of a claim does not fully cover the loss of the Assured the Company shall be subrogated to all rights and remedies of the Assured after the Assured shall have recovered its principal, interest, and costs of collection.

11. Arbitration.

Either the Company or the Assured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Assured arising out of or relating to this Guarantee, any service in connection with its issuance or the breach of a Guarantee provision, or to any other controversy or claim arising out of the transaction giving rise to this Guarantee. All arbitrable matters when the amount of liability in Schedule A is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Assured. All arbitrable matters when the amount of liability in Schedule A is in excess of \$2,000,000 shall be arbitrated only when agreed to by both the Company and the Assured. Arbitration pursuant to this Guarantee and under the Rules shall be binding upon the parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction.

12. Liability Limited to This Guarantee; Guarantee Entire Contract.

- a. This Guarantee together with all endorsements, if any, attached hereto by the Company is the entire Guarantee and contract between the Assured and the Company. In interpreting any provision of this Guarantee, this Guarantee shall be construed as a whole.

FIRST AMERICAN TITLE INSURANCE COMPANY
CA TRUSTEE'S SALE GUARANTEE
(CLTA Form No. 22 (02-08-13))

- b. Any claim of loss or damage, whether or not based on negligence, or any action asserting such claim, shall be restricted to this Guarantee.
- c. No amendment of or endorsement to this Guarantee can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

13. Notices, Where Sent.

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this Guarantee and shall be addressed to the Company at: 1 First American Way, Santa Ana, CA, 92707, Telephone .



National Default Servicing Corporation

7720 N. 16th Street, Suite 300

Phoenix, Arizona 85020

Phone (602) 264-6101

Fax (602) 264-6209

May 16, 2023

Advisory Consolidated Receipts
7940 Kentucky Drive
Stop 2850F
Florence, KY, 41042

INTERNAL REVENUE SERVICE NOTIFICATION OF SALE

RE: NDSC File No. : **22-01281-CE-CA**
DATE OF SALE : **06/20/23**
TIME : **12:00 PM**
PLACE OF SALE : **At the Fallon Street entrance to the County Courthouse,
1225 Fallon Street, Oakland, CA 94612**

Pursuant to the provisions of the Federal Tax Lien Act of 1966, Notice is hereby given of the above Trustee Foreclosure Sale.

Enclosed you will find a copy of our Notice of Sale which contains among other things, the date, time, place and approximate amount of sale, together with a copy(ies) of the recorded Federal Tax Lien(s) pertaining to the above described Trustee Foreclosure Sale, and also a copy of the Trustee Sale Guarantee Policy.

Lien(s) exist for the amount herein stated and any other amounts due in favor of the UNITED STATES OF AMERICA, filed in the office of the District Director of Internal Revenue.

Sincerely,

Trustee Sales Department

enclosures



National Default Servicing Corporation

7720 N. 16th Street, Suite 300

Phoenix, Arizona 85020

Phone (602) 264-6101

Fax (602) 264-6209

May 16, 2023

Advisory Consolidated Receipts
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Sincerely,

Trustee Sales Department

enclosures

Recording Requested By Internal Revenue Service. When recorded mail to:

INTERNAL REVENUE SERVICE
PO BOX 145595, STOP 8420G
CINCINNATI, OH 45250-5585



2018169079 08/29/2018 10:55 AM
OFFICIAL RECORDS OF ALAMEDA COUNTY
STEVE MANNING
RECORDING FEE: 24.00



1 PG

For Optional Use by Recording Office

Form 668 (Y)(c)
(Rev. February 2004)

1699 Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area: SMALL BUSINESS/SELF EMPLOYED AREA #7
Lien Unit Phone: (800) 829-3903

Serial Number
320529918

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer THEYA P KANAGARATNAM

Residence 2316 LAKESHORE AVE APT 16
OAKLAND, CA 94606-1055

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2015	XXX-XX-3695	04/21/2017	05/21/2027	8308.45
CIVP	12/31/2013	XXX-XX-3695	06/12/2017	07/12/2027	5000.00
CIVP	12/31/2014	XXX-XX-3695	06/12/2017	07/12/2027	5000.00
CIVP	12/31/2015	XXX-XX-3695	06/12/2017	07/12/2027	5000.00

Place of Filing	COUNTY RECORDER Alameda County OAKLAND, CA 94612	Total \$	23308.45
-----------------	--	----------	----------

This notice was prepared and signed at OAKLAND, CA, on this, the 21st day of August, 2018.

Signature *Joan Flach*
for G.J. CARTER-LOUIS

Title
ACS SBSE 27-00-0008
(800) 829-3903

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X

2023054365

05/12/2023 02:43 PM

3 PGS

RECORDING REQUESTED BY:
National Default Servicing Corporation
WHEN RECORDED MAIL TO:
NATIONAL DEFAULT SERVICING CORPORATION
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020



OFFICIAL RECORDS OF ALAMEDA COUNTY
MELISSA WILK, CLERK-RECORDER
RECORDING FEES: \$105.00

ELECTRONICALLY RECORDED

T.S. No. 22-01281-CE-CA
Title No. 2173814
A.P.N. 023-0415-036-00

NOTICE OF TRUSTEE'S SALE

ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO
TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP
LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/03/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Trustor: **Theya Kanagaratnam, A Single Woman**

Duly Appointed Trustee: **National Default Servicing Corporation**

Recorded **10/10/2006** as Instrument No. **2006381619** (or Book, Page) of the Official Records of Alameda County, California.

Date of Sale: **06/20/2023 at 12:00 PM**

Place of Sale: **At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612**

Estimated amount of unpaid balance and other charges: **\$70,169.52**

Street Address or other common designation of real property: **2316 Lakeshore Av, 16, Oakland, CA 94606**

A.P.N.: **023-0415-036-00**

Page 2

Notice of Trustee's Sale

T.S. No. 22-01281-CE-CA

The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded.

NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property.

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this internet website www.ndscorp.com/sales, using the file number assigned to this case 22-01281-CE-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet website. The best way to verify postponement information is to attend the scheduled sale.

Page 3

Notice of Trustee's Sale

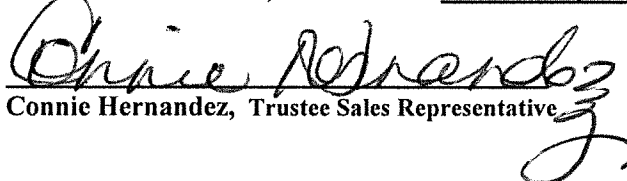
T.S. No. 22-01281-CE-CA

NOTICE TO TENANT*: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are a "representative of all eligible tenant buyers" you may be able to purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 888-264-4010, or visit this internet website www.ndscorp.com, using the file number assigned to this case 22-01281-CE-CA to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as a "representative of all eligible tenant buyers" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase.

***Pursuant to Section 2924m of the California Civil Code, the potential rights described herein shall apply only to public auctions taking place on or after January 1, 2021, through December 31, 2025, unless later extended.**

Date: 05/11/2023

National Default Servicing Corporation
c/o Tiffany & Bosco, P.A., its agent,
1455 Frazee Road, Suite 820
San Diego, CA 92108 Toll Free Phone: 888-264-4010
Sales Line 714-730-2727; Sales Website: www.ndscorp.com


Connie Hernandez, Trustee Sales Representative



September 08, 2022

Title Connect, Inc.
2850 S. Red Hill, Suite 220,
Santa Ana, CA 92705
P. 855-326-0202

Reference: 22-01281-CE-CA
Our Order Number: 2173814

The items enclosed were prepared for the sole use of the herein named trustee.
These items should not be relied upon by any third party as a condition of title.

Mortgage Connect LP
Default Services - TSG

Bryan Burkholder
Division Manager

Enclosure

FIRST AMERICAN TITLE INSURANCE COMPANY
CA TRUSTEE'S SALE GUARANTEE
(CLTA Form No. 22 (02-08-13))
SCHEDULE A

Agent No.

File No. 22-01281-CE-CA

Guarantee No.	Liability:	Date of Guarantee:	Fee:
5029700-806082	\$60,000.00	08/10/2022	\$300.00

1. Name of Assured:

National Default Servicing Corporation, an Arizona Corporation, as Trustee and Citibank, N.A. successor by merger to West, N.A. formerly known as Citibank (West), FSB, as Beneficiary

2. The estate or interest in the Land that is the subject of this Guarantee is:

Fee Simple

3. Assurances:

According to the Public Records as of the Date of Guarantee,

a Title to the estate or interest is vested in:

Theya Kanagaratnam, a single woman

b. Title to the estate or interest is subject to defects, liens or encumbrances shown in Schedule B which are not necessarily shown in the order of their priority.

c. The Land referred to in this Guarantee is situated in the City of Oakland, County of Alameda, State of California and is described as follows:

PARCEL ONE:

AN UNDIVIDED 4.2% INTEREST AS TENANT IN COMMON IN AND TO TRACT 4135, FILED APRIL 2, 1979, IN BOOK 110, PAGE 5 OF MAPS, ALAMEDA COUNTY RECORDS.

EXCEPTING THEREFROM, UNIT 1 TO 16, BUILDING 2316 AND UNITS 1 TO 6, BUILDING 2324, AS SHOWN ON THE CONDOMINIUM PLAN ATTACHED AS EXHIBIT D TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS TO TRACT MAP 4135, REFERRED TO IN PARCEL ONE, A CONDOMINIUM PROJECT, RECORDED APRIL 4, 1979, SERIES NC. 79-062227, OFFICIAL RECORDS.

ALSO EXCEPTING THEREFROM, EASEMENTS FOR PARKING AREAS AND STORAGE AREAS AS SHOWN ON THE CONDOMINIUM PLAN REFERRED TO IN PARCEL ONE.

PARCEL TWO:

UNIT 16, BUILDING 2316, AS SHOWN ON SAID CONDOMINIUM PLAN.

PARCEL THREE:

AN EXCLUSIVE EASEMENT TO USE PARKING AREA NO. P-6, BUILDING 2316, AS SHOWN ON SAID CONDOMINIUM PLAN.

PARCEL FOUR:

AN EXCLUSIVE EASEMENT TO USE STORAGE SPACE NO. S-16, BUILDING 2316, AS SHOWN ON SAID CONDOMINIUM PLAN.

d. Relative to the Mortgage shown in Paragraph 8 of Schedule B:

FIRST AMERICAN TITLE INSURANCE COMPANY

CA TRUSTEE'S SALE GUARANTEE

(CLTA Form No. 22 (02-08-13))

- i. The names and addresses of all persons who have recorded requests for a copy of notice of default and for a copy of notice of sale as provided by California Civil Code §§ 2924b (a), (b) and (d) are:

Theya Kanagaratnam
2316 Lakeshore Av 16
Oakland, CA, 94606
(Trustor)

- ii. The names and addresses of all additional persons who are entitled to receive a copy of notice of default and a copy of notice of sale as provided by California Civil Code §§ 2924b (c) (1), (2) and (3) are:

Theya Kanagaratnam
2316 Lakeshore Avenue #16
Oakland, CA, 94606
(Vestee)

Theya Kanagaratnam
2340 Powell St
Emeryville, CA, 94608-1738
(Vestee)

Theya Kanagaratnam
2316 Lakeshore Ave
Oakland, CA, 94606
(Vestee)

Quicken Loans Inc.
1050 Woodward Ave.
Detroit, MI, 48226-1906
(Regarding item no. 9)

Mortgage Electronic Registration Systems, Inc.
P.O. Box 2026
Flint, MI, 48501-2026
(Regarding item no. 9)

- iii. The names and addresses of all associations defined in California Civil Code §§ 4080 or 6528 that have recorded a request for notice that are entitled to receive a copy of any trustee's deed upon sale as provided by California Civil Code § 2924b (f) are:

[None]

- iv. The names and addresses of all state taxing agencies that are entitled to receive a copy of notice of sale as provided by California Civil Code § 2924b (c) (3) are:

[None]

- v. The address of the Internal Revenue Service to which a copy of notice of sale is to be mailed as provided by California Civil Code § 2924b (c) (4) is:

IRS Advisory Group
c/o Advisory Consolidated Receipts
7940 Kentucky Drive
Stop 2850F
Florence, KY, 41042
(Regarding item no. 10)

FIRST AMERICAN TITLE INSURANCE COMPANY
CA TRUSTEE'S SALE GUARANTEE
(CLTA Form No. 22 (02-08-13))

Advisory Consolidated Receipts
7940 Kentucky Drive
Stop 2850F
Florence, KY, 41042
(Regarding item no. 10)

vi. The name of each city in which the Land is located is:

Oakland

vii. If not in a city, each judicial district in which the Land is located is:

[None]

viii. The name of a newspaper of general circulation for the publication of a notice of sale as required by California Civil Code § 2924f (b) (1) is:

Publication Name	Inter-City Express
Address	915 E. First Street Los Angeles, CA 90012
Phone	213-229-5426
Contact	Ani Ghahreman
Email	Ani_ghahreman@dailyjournal.com

Publication Name	Oakland Tribune
Address	7677 Oakport Street #950, Oakland, CA 94621
Phone	510-723-2850
Contact	Anashia Lloyd
Email	OTLegals@BayAreaNewsGroup.com

DATED: 08/10/2022

Issued By:



Authorized Signature

FIRST AMERICAN TITLE INSURANCE COMPANY
CA TRUSTEE'S SALE GUARANTEE
(CLTA Form No. 22 (02-08-13))

SCHEDULE B

Any failure by the foreclosing trustee or beneficiary to comply with the requirements of a county or city ordinance, if any, as it pertains to the maintenance of the property described herein, prior to or during the foreclosure process.

1. Please note that this guarantee does not represent the true status of title to the subject property, but is intended solely for the purpose of processing a statutory foreclosure.
2. The lien of supplemental taxes assessed pursuant to chapter 3.5 commencing with section 75 of the California revenue and taxation code.
3. The property covered herein lies within the boundaries of various assessment districts and any amendments thereto.
4. Easements and servitudes as they appear on maps, or in documents recorded in the official records of said county.
5. Covenants, Conditions and Restrictions in instruments recorded in the Official Records of said county and any amendments and modifications thereto, which provide that a violation thereof shall not defeat or render invalid the lien of any first mortgage or deed of trust made good faith and for value, but deleting any covenant, condition, or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such Covenants, Conditions or Restrictions violate 42 USC 3604 (c)
6. General and Special Taxes for the fiscal year, 2021-2022
 First Installment: \$3,855.93, Paid
 Penalty: \$385.59
 Second Installment: \$3,855.93, Paid
 Penalty: \$395.59
 Code Area: 17-001
 A.P.No.: 023-0415-036-00
 Exemption: \$7,000.00
 Land: \$140,483.00
 Improvement: \$327,795.00
 Total Amount: \$461,278.00
7. Special Assessment for the EBRPD CFD NO A/C-3 in accordance with the Mello Roos Community Facilities Act of 1982. Said assessment is collected with the county taxes.
8. A Deed of Trust/Mortgage to secure an original indebtedness of **\$100,000.00**, and any amounts or obligations secured thereby:

Dated: **10/03/2006**

Recorded: **10/10/2006**

As Instrument No.: **2006381619** Of Official Records.

Trustor: **Theya Kanagaratnam, a single woman**

Trustee: **Verdugo Trustee Service Corporation**

Beneficiary: **Citibank, N.A.**

Open Ended?: **Yes**

Amount: **\$100,000.00**

- i. Note: The legal description shown on the above Deed of Trust differs from the legal description shown herein. Any document drawn in connection with this trustee sale guarantee should contain the correct legal description shown herein.
- ii. Note: A document recorded 06/19/2013 as Instrument No. 2013215141 of Official Records provides that the lien or charge of the deed of trust was subordinated to the lien or charge of the Deed of Trust recorded 06/19/2013 as Instrument No. 2013215140 of Official Records.

FIRST AMERICAN TITLE INSURANCE COMPANY

CA TRUSTEE'S SALE GUARANTEE

(CLTA Form No. 22 (02-08-13))

iii. Note: A document recorded 06/30/2022 as Instrument No. 2022120202 of Official Records executed by Citibank, N.A. successor by merger to West, N.A. formerly known as Citibank (West), FSB provides that National Default Servicing Corporation, an Arizona Corporation was substituted as trustee under the Deed of Trust.

iv. Note: Notice of Default recorded 08/10/2022 as Instrument No. 2022140495 of Official Records.

9. A Deed of Trust/Mortgage to secure an original indebtedness of \$304,200.00, and any amounts or obligations secured thereby:

Dated: 05/24/2013

Recorded: 06/19/2013

As Instrument No.: 2013215140 Of Official Records.

Trustor: Theya Kanagaratnam, a single woman

Trustee: TSI Title Company of California, Inc.

Beneficiary: Quicken Loans Inc.

Note: MIN: 100039033123590196

10. A Federal Tax Lien in favor of the United States of America, recorded 08/29/2018 as Instrument No. 2018169079 of Official Records.
Serial no.: 320529918.
Debtor: Theya P Kanagaratnam.
Amount: \$23,308.45, and any other amounts due thereunder.
11. An Abstract of Judgment recorded 03/09/2020 as instrument no. 2020056590 of Official Records. Court: Superior Court of California, County of Alameda.
Case no.: RG19034832.
Debtor: Theya Kanagaratnam.
Creditor: Bank of America, N.A..
Amount: \$17,926.01, and any other amounts due thereunder.
12. Any bankruptcy proceeding that is not disclosed by the acts that would afford notice as to said land , pursuant to Title 11 U.S.C. 549(c) of the Bankruptcy Reform Act of 1978
13. According to the public records of the County Assessor's Office the property address is : 2316 Lakeshore Ave 16, Oakland, CA 94606 with Assessor's Parcel No. 023-0415-036-00.

**FIRST AMERICAN TITLE INSURANCE COMPANY
CA TRUSTEE'S SALE GUARANTEE
(CLTA Form No. 22 (02-08-13))**



First American Title™

GUARANTEE NO.
5029700-806082

TRUSTEE'S SALE GUARANTEE

SUBJECT TO THE EXCLUSIONS FROM COVERAGE AND THE CONDITIONS ATTACHED HERETO AND MADE A PART OF THIS GUARANTEE,

FIRST AMERICAN TITLE INSURANCE COMPANY,
a corporation, herein called the Company

GUARANTEES

The Assured named in Schedule A of this Guarantee

against loss or damage not exceeding the liability amount stated in Schedule A sustained by the Assured by reason of any incorrectness in the assurances set forth in Paragraph 3 of Schedule A.

**SCHEDULE A
IS ATTACHED HERETO AS A SEPARATE PAGE AND MADE A
PART OF THIS GUARANTEE**

In Witness Whereof, FIRST AMERICAN TITLE INSURANCE COMPANY, has caused this Guarantee to be signed and sealed as of Date of Guarantee shown in Schedule A.

ISSUED BY:

FIRST AMERICAN TITLE INSURANCE COMPANY

First American Title Insurance Company

Dennis J. Gilmore
President

Jeffrey S. Robinson
Secretary

NOTE: This Guarantee is of no force and effect unless Schedule A is attached together with any added pages incorporated by reference.

FIRST AMERICAN TITLE INSURANCE COMPANY**CA TRUSTEE'S SALE GUARANTEE****(CLTA Form No. 22 (02-08-13))****FIRST AMERICAN TITLE INSURANCE COMPANY****EXCLUSIONS FROM COVERAGE**

1. Except to the extent of the assurances set forth in Paragraph 3 of Schedule A, the Company assumes no liability for loss or damage by reason of any law, ordinance, governmental regulation or any other police power adopted or promulgated by any federal or state government authority purporting to regulate non-judicial foreclosures or any related duties, whether or not disclosed by the Public Records at the Date of Guarantee.
2. Notwithstanding any assurances set forth in Paragraph 3 of Schedule A, the Company assumes no liability for loss or damage by reason of the following:
 - a. Defects, liens, encumbrances, adverse claims or other matters affecting the title to any property beyond the lines of the Land expressly described in the description set forth in Schedule A of this Guarantee, or title to streets, roads, avenues, lanes, ways or waterways to which such Land abuts, or the right to maintain therein vaults, tunnels, ramps or any structure or improvements; or any rights or easements therein, unless such property, rights or easements are expressly and specifically set forth in said description.
 - b. Defects, liens, encumbrances, adverse claims or other matters, whether or not shown by the Public Records (1) that are created, suffered, assumed or agreed to by one or more of the Assureds; (2) that result in no loss to the Assured; or (3) that do not result either in the invalidity of any non-judicial proceeding to foreclose the lien of the Mortgage or the failure of any such non-judicial foreclosure proceeding to divest a lien, estate or interest subordinate or subject to the lien of the Mortgage.
 - c. Defects, liens, encumbrances, adverse claims or other matters against the title, not shown by the Public Records.
 - d. The identity of any party shown or referred to in Schedule A.
 - e. The validity, legal effect or priority of any matter shown or referred to in this Guarantee.
 - f. Any law, ordinance, governmental regulation or any other police power adopted or promulgated by any county, city, or any other local government authority purporting to regulate non-judicial foreclosures or any related duties, whether or not disclosed by the Public Records at the Date of Guarantee.
 - g. (1) Taxes or assessments of any taxing authority that levies taxes or assessments on real property; or, (2) proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not the matters excluded under (1) or (2) are shown by the records of the taxing authority or by the Public Records.
 - h. (1) Unpatented mining claims; (2) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (3) water rights, claims or title to water, whether or not the matters excluded under (1), (2) or (3) are shown by the Public Records.

INFORMATIONAL NOTES

No assurances as set forth in Paragraph 3 of Schedule A are provided in connection with the following information and the Company assumes no liability for any inaccuracies in or omissions from the information. This information is not intended to be comprehensive and does not necessarily include all laws and regulations that might affect the contemplated foreclosure.

1. Attention is called to Article I commencing with California Civil Code Sections 2920 et. seq. of Chapter 2, Title 14, Part 4, Division 3, that govern the actions of mortgagees, beneficiaries, mortgage servicers, trustees, and their agents with respect to non-judicial foreclosures.
2. Attention is called to the Servicemembers Civil Relief Act (SCRA) (50 USC §§3901 et seq.), the Military Reservist Relief Act of 1991 (California Military and Veterans Code §§ 800 et seq.), and Military and Veterans Code § 408, that contain restrictions against the sale of land under a deed of trust or mortgage if the owner is entitled to the benefits of those laws.
3. Attention is called to the Federal Tax Lien Act of 1966 (26 USC §§ 6321 et seq.), that, among other things, provides for the giving of written notice of sale in a specified manner to the Secretary of Treasury or his or her delegate as a requirement for the discharge or divestment of a Federal Tax Lien in a non-judicial sale, and establishes with respect to that lien a right in the United States to redeem the property within a period of 120 days from the date of the sale.
4. Attention is called to California Government Code § 16187, that, among other things, provides for the giving of written notice of sale in a specified manner to the Controller of the State of California necessary for the discharge or divestment in a nonjudicial sale of a Notice of Lien for Postponed Property Taxes recorded in the public records subsequent to the recording of a notice of default.

FIRST AMERICAN TITLE INSURANCE COMPANY
CA TRUSTEE'S SALE GUARANTEE
(CLTA Form No. 22 (02-08-13))

TRUSTEE'S SALE GUARANTEE CONDITIONS

1. Definition of Terms.

The following terms when used in the Guarantee mean:

- a. the "Assured": (i) the party or parties named as the Assured in Schedule A, or on a supplemental writing executed by the Company, (ii) the duly substituted trustee of the Mortgage and (iii) the owner of the indebtedness or other obligation secured by the Mortgage.
- b. "Land": the Land described or referred to in Schedule A, and improvements affixed thereto which by law constitute real property. The term "Land" does not include any property beyond the lines of the area described or referred to in Schedule A, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways.
- c. "Mortgage": the mortgage, deed of trust, trust deed, or other security instrument set forth in Paragraph 3.d. of Schedule A.
- d. "Public Records": those records established under California statutes at Date of Guarantee for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge.
- e. "Date of Guarantee": the Date of Guarantee set forth in Schedule A

2. Notice of Claim to be Given by Assured.

The Assured shall notify the Company promptly in writing in case knowledge shall come to the Assured of any assertion of facts, or claims of title or interest that are contrary to the assurances set forth in Paragraph 3 of Schedule A and that might cause loss or damage for which the Company may be liable under this Guarantee. If prompt notice shall not be given to the Company, then all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of the Assured under this Guarantee unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.

3. No Duty to Defend or Prosecute.

The Company shall have no duty to defend or prosecute any action or proceeding to which the Assured is a party, notwithstanding the nature of any allegation in such action or proceeding.

4. Company's Option to Defend or Prosecute Actions; Duty of Assured to Cooperate.

Even though the Company has no duty to defend or prosecute as set forth in Paragraph 3 above:

- a. The Company shall have the right, at its sole option and cost, to institute and prosecute any action or proceeding, interpose a defense, as limited in Paragraph 4.b. or to do any other act which in its opinion may be necessary or desirable to establish the correctness of the assurances set forth in Paragraph 3 of Schedule A or to prevent or reduce loss or damage to the Assured including, but not limited to, repeating the trustee's sale proceeding. The Company may take any appropriate action under the terms of this Guarantee, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this Guarantee. If the Company shall exercise its rights under this paragraph, it shall do so diligently.
- b. If the Company elects to exercise its options as stated in Paragraph 4.a. the Company shall have the right to select counsel of its choice (subject to the right of the Assured to object for reasonable cause) to represent the Assured and shall not be liable for and will not pay the fees of any other counsel, nor will the Company pay any fees, costs or expenses incurred by the Assured in the defense of those causes of action which allege matters not covered by this Guarantee.
- c. Whenever the Company shall have brought an action or interposed a defense as permitted by the provisions of this Guarantee, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from an adverse judgment or order.
- d. In all cases where this Guarantee permits the Company to prosecute or provide for the defense of any action or proceeding, the Assured shall secure to the Company the right to so prosecute or provide for the defense of any action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of the Assured for this purpose. Whenever requested by the Company, the Assured, at the Company's expense, shall give the Company all reasonable aid in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or lawful act which in the opinion of the Company may be necessary or desirable to establish the correctness of the assurances set forth in Paragraph 3 of Schedule A. If the Company is prejudiced by the failure of the Assured to furnish the required cooperation, the Company's obligations to the Assured under the Guarantee shall terminate.

FIRST AMERICAN TITLE INSURANCE COMPANY**CA TRUSTEE'S SALE GUARANTEE****(CLTA Form No. 22 (02-08-13))****5. Proof of Loss or Damage.**

- a. In addition to and after the notices required under Section 2 of these Conditions have been provided to the Company, a proof of loss or damage signed and sworn to by the Assured shall be furnished to the Company within ninety (90) days after the Assured shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the matters covered by this Guarantee which constitute the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the Assured to provide the required proof of loss or damage, the Company's obligation to the Assured under the Guarantee shall terminate.
- b. The Company may reasonably require the Assured to submit to examination under oath by any authorized representative of the Company and to produce for examination, inspection, and copying, at such reasonable times and places as may be designated by the authorized representative of the Company, all records, in whatever medium maintained, including books, ledgers, checks, memoranda, correspondence, reports, e-mails, disks, tapes, and videos whether bearing a date before or after Date of Guarantee, that reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the Assured shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect, and copy all of these records in the custody or control of a third party that reasonably pertain to the loss or damage. All information designated as confidential by the Assured provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the Assured to submit for examination under oath, produce any reasonably requested information, or grant permission to secure reasonably necessary information from third parties as required in this subsection, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this Guarantee as to that claim.

6. Options to Pay or Otherwise Settle Claims: Termination of Liability.

In case of a claim under this Guarantee, the Company shall have the following additional options:

- a. To Pay or Tender Payment of the Amount of Guarantee or to Purchase the Indebtedness.
- i. To pay or tender payment of the full amount of this Guarantee together with any costs, attorneys' fees, and expenses incurred by the Assured that were authorized by the Company up to the time of

payment or tender of payment and that the Company is obligated to pay; or

- ii. To purchase the indebtedness secured by the Mortgage for the amount owing thereon, together with any costs, attorneys' fees, and expenses incurred by the Assured that were authorized by the Company up to the time of purchase and that the Company is obligated to pay.

When the Company so purchases such indebtedness, the owner thereof shall transfer, assign, and convey to the Company the indebtedness and the Mortgage, together with any collateral security.

Upon the exercise by the Company of either of the options provided for in Paragraphs 6.a.i. or 6.a.ii., all liability and obligations of the Company to the Assured under this Guarantee, other than to make the payment required in those paragraphs, shall terminate, including any duty to continue any and all litigation initiated by Company pursuant to Paragraph 4.

- b. To Pay or Otherwise Settle With Parties Other Than the Assured or With the Assured.

- i. To pay or otherwise settle with other parties for or in the name of an Assured any claim assured against under this Guarantee. In addition, the Company will pay any costs, attorneys' fees, and expenses incurred by the Assured that were authorized by the Company up to the time of payment and that the Company is obligated to pay; or
- ii. To pay or otherwise settle with the Assured the loss or damage provided for under this Guarantee, together with any costs, attorneys' fees, and expenses incurred by the Assured that were authorized by the Company up to the time of payment and that the Company is obligated to pay.

Upon the exercise by the Company of either of the options provided for in Paragraphs 6. b.i. or 6.b.ii., the Company's obligations to the Assured under this Guarantee for the claimed loss or damage, other than the payments required to be made, shall terminate, including any duty to continue any and all litigation initiated by Company pursuant to Paragraph 4.

7. Limitation of Liability.

This Guarantee is a contract of Indemnity against actual monetary loss or damage sustained or incurred by the Assured who has suffered loss or damage by reason of reliance upon the assurances set forth in Paragraph 3 of Schedule A and only to the extent herein described, and subject to the Exclusions From Coverage and Conditions of this Guarantee.

- a. The liability of the Company under this Guarantee to

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the Assured shall not exceed the least of :

- i. the amount of liability stated in Schedule A;
 - ii. the amount of the unpaid principal indebtedness secured by the Mortgage as limited or as reduced under Paragraph 8 of these Conditions at the time the loss or damage assured against by this Guarantee occurs, together with interest thereon; or
 - iii. the difference between the value of the estate or interest set forth in Schedule A and the value of the estate or interest subject to any defect, lien, encumbrance or other matter assured against by this Guarantee.
- b. If the Company or the Assured under the direction of the Company at the Company's expense establishes the title, or removes the alleged defect, lien or, encumbrance or cures any other matter assured against by this Guarantee in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.
- c. In the event of any litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom.
- d. The Company shall not be liable for loss or damage to the Assured for liability voluntarily assumed by the Assured in settling any claim or suit without the prior written consent of the Company.

8. Reduction of Liability or Termination of Liability.

All payments under this Guarantee, except payments made for costs, attorneys' fees and expenses pursuant to Paragraph 4 shall reduce the amount of liability pro tanto.

9. Payment of Loss.

- a. No payment shall be made without producing this Guarantee for endorsement of the payment unless the Guarantee has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.
- b. When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions the loss or damage shall be payable within thirty (30) days

10. Subrogation Upon Payment or Settlement.

Whenever the Company shall have settled and paid a claim under this Guarantee, all right of subrogation shall vest in the Company unaffected by any act of the Assured.

The Company shall be subrogated to and be entitled to all rights and remedies which the Assured would have had against any person or property in respect to the claim had this Guarantee not been issued. If requested by the Company, the Assured shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The Assured shall permit the Company to sue, compromise or settle in the name of the Assured and to use the name of the Assured in any transaction or litigation involving these rights or remedies.

If a payment on account of a claim does not fully cover the loss of the Assured the Company shall be subrogated to all rights and remedies of the Assured after the Assured shall have recovered its principal, interest, and costs of collection.

11. Arbitration.

Either the Company or the Assured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Assured arising out of or relating to this Guarantee, any service in connection with its issuance or the breach of a Guarantee provision, or to any other controversy or claim arising out of the transaction giving rise to this Guarantee. All arbitrable matters when the amount of liability in Schedule A is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Assured. All arbitrable matters when the amount of liability in Schedule A is in excess of \$2,000,000 shall be arbitrated only when agreed to by both the Company and the Assured. Arbitration pursuant to this Guarantee and under the Rules shall be binding upon the parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction.

12. Liability Limited to This Guarantee; Guarantee Entire Contract.

- a. This Guarantee together with all endorsements, if any, attached hereto by the Company is the entire Guarantee and contract between the Assured and the Company. In interpreting any provision of this Guarantee, this Guarantee shall be construed as a whole.

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- b. Any claim of loss or damage, whether or not based on negligence, or any action asserting such claim, shall be restricted to this Guarantee.
- c. No amendment of or endorsement to this Guarantee can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

13. Notices, Where Sent.

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this Guarantee and shall be addressed to the Company at: 1 First American Way, Santa Ana, CA, 92707, Telephone .

THE INTER-CITY EXPRESS

~ SINCE 1909 ~

1109 OAK STREET STE 103, OAKLAND, CA 94607-4866
Telephone (510) 272-4747 / Fax (510) 465-1657SERVICELINK AGENCY S S P
3220 EL CAMINO REAL #100
IRVINE, CA - 92602**PROOF OF PUBLICATION**

(2015.5 C.C.P.)

State of California)
County of ALAMEDA) ss

Notice Type: TS - TRUSTEE SALE

Ad Description: 4784315

I am a citizen of the United States; I am over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am the principal clerk of the printer and publisher of the INTER-CITY EXPRESS, a newspaper published in the English language in the City of Oakland, County of Alameda, State of California.

I declare that the INTER-CITY EXPRESS is a newspaper of general circulation as defined by the laws of the State of California as determined by this Court's order, dated October 21, 1910, in the action entitled In the Matter of the Application of the INTER-CITY EXPRESS Publishing Company Establishing "THE INTER-CITY EXPRESS" To be a Newspaper of General Circulation, Case Number 33837, and as Amended November, 19, 1974. Said order, as amended, Orders that: "The INTER-CITY EXPRESS" is a newspaper of general circulation, as defined in Section 6000 et seq. of the Government Code, for the City of Oakland, the County of Alameda, and The State of California." Said order as amended has not been revoked.

I declare that the notice, of which the annexed is a printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

05/18/2023, 05/25/2023, 06/01/2023

Executed on: 06/01/2023
At OAKLAND, CA

I certify (or declare) under penalty of perjury that the foregoing is true and correct.



Signature

This space for filing stamp only

OK #: 3701822

NOTICE OF TRUSTEE'S SALE T.S. No. 22-01281-CE-CA Title No. 2173814 A.P.N. 023-0415-036-00 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/03/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, other thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: Theya Kanagaratnam, A Single Woman Duly Appointed Trustee: National Default Servicing Corporation Recorded 10/10/2006 as Instrument No. 2006381619 (or Book, Page) of the Official Records of Alameda County, California. Date of Sale: 06/20/2023, at 12:00 PM Place of Sale: At the Fallon Street entrance to the County Courthouse, 1225 Fallon Street, Oakland, CA 94612 Estimated amount of unpaid balance and other charges: \$70,169.52 Street Address or other common designation of real property: 2316 Lakeshore Av, 16, Oakland, CA 94606 A.P.N.: 023-0415-036-00 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale, if the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL

BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you should be aware of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale, date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this internet website www.ndscorp.com/sales, using the file number assigned to this case 22-01281-CE-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet website. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are a "representative of all eligible tenant buyers" you may be able to purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 888-264-4010, or visit this internet website www.ndscorp.com, using the file number assigned to this case 22-01281-CE-CA to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as a "representative of all eligible tenant buyers" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. Pursuant to Section 2924m of the California Civil



Email

Code, the potential rights described herein shall apply only to public auctions taking place on or after January 1, 2021, through December 31, 2025, unless later extended. Date: 05/11/2023 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1455 Frazee Road, Suite 820 San Diego, CA 92108 Toll Free Phone: 888-264-4010 Sales Line 714-730-2727; Sales Website: www.ndscorp.com Connie Hernandez, Trustee Sales Representative A-4784315 05/18/2023, 05/25/2023, 06/01/2023 5/18, 5/25, 6/1/23

OK-3701822#